

A UNITED STATES  
DEPARTMENT OF  
COMMERCE  
PUBLICATION



volume V

# RESIDENTIAL FINANCE

## 1970 CENSUS OF HOUSING

U.S. DEPARTMENT  
OF COMMERCE  
Social and Economic  
Statistics Administration

BUREAU OF  
THE CENSUS

# SUBJECT FINDING GUIDE—Cross-Classification of Subjects by Table Number

This guide lists all subjects covered in this report. An "H" indicates data are shown for one-unit homeowner properties, and an "R" indicates data are shown for rental and vacant properties.

Subject	Table Title																															
	Mortgage Status		Government Insurance Status		First Mortgage Debt by Government Insurance Status		Total Mortgage Debt by Government Insurance Status		Holder of First Mortgage		Holder of First Mortgage (by Government Insurance Status)		First Mortgage Loan		First Mortgage Loan as a Percent of Purchase Price		Value per Housing Unit <sup>3</sup>		Total Outstanding Debt as Percent of Value		Monthly Rental Receipts per Housing Unit <sup>3</sup>		Income <sup>3</sup>		Income, Mortgaged Properties Acquired 1967 to 1971 (part)		Purchase Price, Mortgaged Properties		Holder of First Mortgages Made 1967 to 1971 (part)		Junior Mortgage Characteristics	
	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	R	H	H	H	H	H	H	H	R	H	R	
Age of principal owner .....	1	—	2	—	—	—	4	—	5	—	6-8	9	—	—	—	11,12	—	13	—	—	—	14,15	16	—	—	18	—	—	—	—	—	
Buildings, number of .....	—	1	—	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Current status of first mortgage payment .....	—	—	2	2	3	3	—	—	5	5	6-8	9	6	10	—	—	—	13	10	11	14	16	—	—	18	19	13	—	—	—	—	
Downpayment, source of <sup>1</sup> .....	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	11,12	—	13	—	—	—	14,15	16	17	—	—	—	—	—	—	—	
Form of debt of first mortgage .....	—	—	2	2	3	3	—	—	5	5	6-8	9	—	—	—	11	—	13	—	—	—	14	—	—	—	18	—	—	—	—	—	
Holder of first mortgage .....	—	—	2	2	3	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	19	13	—	—	—	
Holder's acquisition of first mortgage .....	—	—	2	2	—	—	—	—	5	5	6-8	9	6	—	7	11	—	—	10	—	—	—	—	—	—	—	19	13	—	—	—	
Housing costs, monthly (selected) .....	1	—	2	—	—	—	—	—	—	—	—	9	—	10	—	11,12	—	—	—	—	—	14,15	—	17	—	—	—	—	—	—	—	
Housing costs, monthly (selected) as percent of income .....	1	—	2	—	—	—	4	—	5	—	6-8	9	—	—	—	11,12	—	13	—	—	—	14,15	16	17	—	—	—	—	—	—	—	
Housing units, number of .....	—	1	—	2	—	—	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Income .....	1	—	2	—	—	—	4	—	5	—	6-8	9	—	10	—	11,12	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Interest and principal payments:	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
First mortgage (per housing unit) .....	—	—	2	2	3	3	—	—	5	5	6-8	—	—	—	—	—	—	—	—	—	11	—	—	—	—	—	—	—	—	—	—	
Total mortgages (per housing unit) .....	—	—	2	2	—	—	4	4	—	—	—	—	—	—	—	—	—	—	—	—	11	—	—	—	—	—	—	—	—	—	—	
Interest and principal payments as percent of income:	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
First mortgage payment .....	—	—	2	—	—	—	—	—	5	—	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Total mortgage payments .....	—	—	—	—	—	—	4	—	—	—	—	9	—	—	—	—	—	13	—	—	—	14	16	—	—	—	—	—	—	—	—	
Interest and principal payments as percent of rental receipts:	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
First mortgage payment .....	—	—	—	2	—	3	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Total mortgage payments .....	—	—	—	2	—	3	—	4	—	—	—	—	6	—	7	—	8	—	10	—	11	—	—	—	—	—	—	—	—	—	—	
Interest rate on first mortgage .....	—	—	2	2	3	3	—	—	5	5	6-8	9	6	10	7	—	—	—	—	—	—	—	—	—	17	18	19	13	—	—	—	
Items included in first mortgage payment .....	—	—	2	2	—	—	—	—	5	5	6-8	9	—	—	—	—	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Land and building acquisition .....	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Location (of property) by size of place .....	1	1	2	2	—	—	—	—	5	5	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Location of first mortgage holder .....	—	—	—	2	—	3	—	—	5	5	6-8	9	—	—	—	—	—	—	—	—	—	—	—	—	—	18	19	13	—	—	—	
Manner of acquisition (of property) .....	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	16	17	—	—	18	—	—	—	—	—	
Method of payment of first mortgage .....	—	—	2	2	3	3	—	—	5	5	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	19	13	—	—	—	
Mortgage loan:	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
First mortgage .....	—	—	2	2	3	3	—	—	5	5	6-8	—	—	10	—	—	—	—	—	—	—	—	—	17	18	19	13	—	—	—	—	
Total mortgages .....	—	—	—	—	—	—	4	4	—	—	—	—	6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Mortgage loan as a percent of purchase price:	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
First mortgage .....	—	—	2	2	—	—	—	—	5	5	6-8	—	6	—	—	—	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Total mortgages .....	—	—	2	2	—	—	—	—	—	5	—	9	—	10	—	—	—	—	—	—	—	—	16	17	—	18	—	—	—	—	—	
Mortgages, number of .....	—	—	2	2	—	—	—	—	5	5	6-8	9	6	—	7	11	8	—	10	11	14	16	17	—	—	—	—	—	—	—	—	

<sup>1</sup> For rental and vacant properties with 50 or more units only.

<sup>2</sup> For rental and vacant properties with 5 or more units only.

<sup>3</sup> Homeowner property tables 11 and 14 are for mortgaged properties; tables 12 and 15 are for nonmortgaged properties. Rental and vacant property tables 8 and 11 are for mortgaged properties; tables 9 and 12 are for nonmortgaged properties.



# Subject

Table Title

Subject	Table Title																															
	Mortgage Status		Government Insurance Status		First Mortgage Debt by Government Insurance Status		Total Mortgage Debt by Government Insurance Status		Holder of First Mortgage		Holder of First Mortgage (by Government Insurance Status)		First Mortgage Loan		First Mortgage Loan as a Percent of Purchase Price		Value per Housing Unit <sup>3</sup>		Total Outstanding Debt as Percent of Value		Monthly Rental Receipts per Housing Unit <sup>5</sup>		Income <sup>3</sup>		Income, Mortgaged Properties Acquired 1967 to 1971 (part)		Purchase Price, Mortgaged Properties		Holder of First Mortgages Made 1967 to 1971 (part)		Junior Mortgage Characteristics	
	H	R	H	R	H	R	H	R	H	R	H	H	R	H	R	H	R	H	R	H	R	H	H	H	H	H	H	H	H	H	R	
Origin of first mortgage .....	-	-	2	2	-	-	-	-	5	5	6-8	9	6	-	-	-	-	-	10	-	-	14	-	-	17	18	-	-	-	-	-	
Outstanding debt on:																																
First mortgage .....	-	-	2	2	3	3	-	-	5	5	6-8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total mortgages .....	-	-	2	2	-	-	4	4	-	-	-	-	-	-	-	-	-	-	13	-	-	14	16	-	-	-	-	-	-	-	-	
Outstanding debt as percent of value:																																
First mortgage .....	-	-	-	2	3	3	-	-	5	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total mortgages .....	-	-	2	2	-	-	4	4	5	5	6-8	9	-	-	-	11	8	-	-	-	11	14	-	-	-	-	-	-	-	-	-	
Owner's expenses (selected) as percent of rental receipts .....	-	1	-	2	-	-	-	4	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Participation in property income by first mortgage holder <sup>2</sup> .....	-	-	-	2	-	-	-	-	-	5	-	-	6	-	7	-	8	-	10	11	-	-	-	-	-	-	-	-	-	-	-	
Persons in household .....	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchase price (per housing unit) .....	1	1	2	2	-	-	-	-	5	-	9	-	10	-	-	8,9	-	10	11,12	-	-	16	-	-	-	-	-	-	-	-	-	
Purchase price as percent of value .....	1	1	2	2	-	-	-	-	-	-	9	-	-	-	-	11,12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchase price to income ratio .....	1	-	2	-	-	-	-	5	-	6-8	9	-	-	-	-	-	-	-	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Purpose of first mortgage placed later than acquisition of property ..	-	-	2	2	-	-	-	5	5	6-8	9	6	-	-	-	-	-	10	-	-	14	16	17	-	-	-	-	-	-	-	-	
Race of principal owner .....	1	-	2	-	-	4	-	5	-	6-8	9	-	10	-	-	11,12	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Real estate tax (per housing unit) .....	1	1	2	2	-	-	-	-	-	-	-	-	-	-	-	8,9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Real estate tax per \$1,000 of value .....	1	1	2	2	-	-	-	5	5	6-8	9	-	-	-	-	11,12	8,9	13	10	11,12	-	-	17	-	-	-	-	-	-	-	-	
Real estate tax as percent of income .....	-	-	2	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	14,15	-	17	18	-	-	-	-	-	-	-	
Real estate tax as percent of rental receipts .....	-	1	-	2	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	11,12	-	-	-	-	-	-	-	-	-	-	-	
Rental receipts per housing unit .....	-	1	-	2	-	-	-	-	5	-	-	6	-	-	-	8,9	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rental receipts as percent of value .....	-	1	-	2	-	-	-	-	5	-	-	-	-	-	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	-	
Rental vacancy losses as percent of potential receipts .....	-	1	-	2	-	-	4	-	5	-	-	-	-	-	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	-	
Rooms .....	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	11,12	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	
Servicing of first mortgage .....	-	-	2	2	3	3	-	5	5	6-8	9	6	-	-	-	-	-	-	-	-	-	-	-	18	19	13	-	-	-	-	-	
Sex of principal owner .....	1	-	2	-	-	4	-	5	-	6-8	9	-	10	-	-	11,12	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Term of first mortgage .....	-	-	2	2	3	3	-	5	5	6-8	9	6	10	7	-	-	-	10	-	-	-	-	17	18	19	13	-	-	-	-	-	
Type of owner .....	-	1	-	2	-	-	4	-	-	-	-	6	-	7	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	-	
Value .....	1	1	2	2	-	-	4	4	5	5	6-8	-	-	-	-	-	-	-	-	-	-	16	17	-	-	-	-	-	-	-	-	
Value per housing unit .....	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Variable interest rate on first mortgage .....	-	-	-	3	3	-	-	5	5	6-8	9	6	10	7	-	8	-	10	-	-	-	-	-	18	19	13	-	-	-	-	-	
Veteran status .....	1	-	2	-	-	4	-	5	-	6-8	-	-	-	-	-	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	-	
Year built .....	1	1	2	2	-	-	4	4	5	5	6-8	9	6	10	7	11,12	8,9	13	10	11,12	-	-	17	18	-	-	-	-	-	-	-	
Year first mortgage made or assumed .....	-	-	2	2	3	3	-	5	5	6-8	-	-	-	-	-	-	-	13	10	-	-	-	-	-	-	-	-	-	19	13	-	
Year property acquired .....	1	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> For rental and vacant properties with 50 or more units only.

<sup>2</sup> For rental and vacant properties with 5 or more units only.

<sup>3</sup> Homeowner property tables 11 and 14 are for mortgaged properties; tables 12 and 15 are for nonmortgaged properties. Rental and vacant property tables 8 and 11 are for mortgaged properties; tables 9 and 12 are for nonmortgaged properties.

2025



# 1970 CENSUS OF HOUSING

volume V

## RESIDENTIAL FINANCE

Issued March 1973



**U. S. DEPARTMENT OF COMMERCE**

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Joseph R. Wright, Jr., Acting Assistant Secretary  
for Economic Affairs  
and Acting Administrator,

**Social and Economic Statistics Administration**

**BUREAU OF THE CENSUS**

Robert L. Hagan, Acting Director



## BUREAU OF THE CENSUS

Robert L. Hagan, Acting Director

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**ACKNOWLEDGMENTS**—Many persons participated in the various activities of the 1970 census. Primary direction of the program was performed by **Conrad Taeuber**, former Associate Director for Demographic Fields, assisted by **David L. Kaplan**, 1970 Census Coordinator, and in conjunction with **Paul R. Squires**, Associate Director for Data Collection and Processing, and **Joseph Waksberg**, Associate Director for Statistical Standards and Methodology.

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# Residential Finance

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## GENERAL

This report presents statistical summaries of data collected in the Residential Finance Survey conducted in 1971 as part of the 1970 Census of Housing. Legal provision for this survey was made in the Act of Congress of August 31, 1954 (amended August 1957) which codified Title 13, United States Code.

Detailed information is shown on the financing of homeowner and rental properties, including characteristics of the mortgages, properties and homeowners. The data are presented for the United States total, the United States totals inside and outside standard metropolitan statistical areas, the United States totals by size of place inside and outside standard metropolitan statistical areas, and for the four census regions.

The content and procedures of the 1970 survey are similar to those used

in the 1960 Residential Finance Survey. A few items were added and some changes made in existing items to improve the usefulness of the survey results. For most of the characteristics shown in this report, the changes do not affect the comparability between the 1960 and 1970 data to any appreciable extent. Further information on comparability appears in Appendix B, "Definitions and Explanations."

More detailed information on the technical and procedural matters covered in the text of this report can be obtained by writing to the Director, Bureau of the Census, Washington, D.C. 20233.

**Organization of the text.**—The text consists of this introduction and four appendixes which appear after the tables. Appendix A describes the area classifications. Appendix B provides definitions and explanations for the subjects covered in this report and provides facsimiles of the questionnaires. Appendix C presents information on sources of error, sample design, sample size, ratio estimation, sampling variability, and standard errors. Appendix D summarizes the data dissemination program of the 1970 census.

**Content of tables.**—Chapter 1 is a summary table presenting a limited number of key items for each property size group on a comprehensive geographic summary basis. The detail tables—Tables 1 through 19 for homeowner properties and Tables 1 through 13 for rental and vacant properties—are limited to the major property size groups. The subject finding guide in the front and back of this book lists the subjects covered in this report and shows the tables in which the various types of statistics appear.

**Derived figures (percents, medians, etc.).**—Shown in this report are percents, means, and medians. The median, which is a type of average, is the middle value in a distribution; i.e., the median divides the distribution into two equal parts—one-half of the cases fall below the median and one-half of the cases exceed the median. For all types of derived figures in this report, the figure is not presented (but indicated by three dots "...") if there are fewer than 25 sample properties in the base.

The median is computed on the basis of the distribution as tabulated, which is sometimes more detailed than the distribution shown in this report.

When the median falls in the upper terminal category of an open-end distribution, the method of presentation is to show the initial value of the terminal category followed by a plus sign; thus, for example, if the median falls in the category "\$50,000 or more," it is shown as "\$50,000+."

The mean is obtained by aggregating the amounts for all properties and dividing by the total number of properties. Aggregates are not published, but may be obtained by multiplying the mean by the number of properties.

**Symbols.**—A dash "-" signifies zero. Three dots "..." means not applicable, or that the base for a derived figure is too small for it to be shown, or that the data are being withheld to avoid disclosure of information for individual properties.

For tables in which data are shown in terms of thousands of properties, cells with less than 500 properties contain dashes. Similarly, for those tables in which data are shown in millions of dollars, data cells with less than \$500,000 contain dashes.



**Boundaries.**—The data shown relate to the geographic boundaries as they existed on January 1, 1970.

## DATA COLLECTION PROCEDURES

**Survey design and techniques.**—The 1970 Residential Finance Survey was designed to provide data about the financing of nonfarm, privately-owned residential properties.

The program was conducted by mailing questionnaires to a sample of owners of properties, and to the lenders who held mortgages on the sample properties.

A sample of about 65,000 housing units was drawn from the addresses of housing units in the 1970 Census of Population and Housing. These addresses were limited to the counties and independent cities in the 357 sampling areas then used for current surveys of the Census Bureau. For more detail see Appendix C, Sample Design, and **Surveys of Components of Inventory Change and Residential Finance, Principal Data-Collection Forms and Procedures, PHC(R)-4.**

**Forms.**—Four questionnaires (reproduced in Appendix B) were used to collect data for the 1970 Residential Finance Survey. The homeowner questionnaire (70H-10) was mailed to all occupants in the sample properties with 1 to 4 housing units; it provided for the reporting of characteristics of the property and the owner. It also requested the name and address of the owner if he did not live on the property. If the property was mortgaged, the owner was asked to report the person or firm to whom he made his mortgage payment.

The "owner-seeker letter" (70H-13) was mailed to apartments in properties with 5 or more housing units in order

to determine the name and address of the owner or agent to whom rental payments were made. The rental property questionnaire could then be mailed to these owners or rental agents. To minimize reporting burden on the public and survey costs, the mailing of "owner-seeker" letters was limited to a maximum of 10 apartments in any one multiunit structure.

The rental property questionnaire (70H-11) was mailed to owners or agents of those properties with 5 or more housing units or those with less than 5 units when none was owner-occupied as indicated by responses on the H-10 and H-13 questionnaires. As in the H-10 questionnaire, the owner was asked to whom he made his mortgage payment if the property was mortgaged.

The mortgagee (lender) questionnaire (70H-12) was mailed to persons or firms to whom mortgage payments were made, as indicated on the homeowner and rental property questionnaires. It provided for the reporting of information about the mortgage. The form was designed to collect data on both first and junior mortgages.

**Timing.**—The homeowner questionnaires and the owner-seeker letters were mailed on February 26, 1971. The rental property questionnaires were mailed on April 9. The mortgagee questionnaires were mailed in cycles during July, August, and September of 1971.

**Enumeration.**—The 1970 Residential Finance Survey was essentially a centralized mail-out, mail-back operation conducted by the Census Operations Office in Jeffersonville, Indiana. The mail enumeration of property owners occurred mainly in the months of March and April, 1971, and that of

lenders in the third quarter of that year.

Field interviewing was limited to cases in which the owner was either not identified or failed to respond to the original mailed questionnaire and followup letters. Followup enumeration was conducted by interviewers in the 12 census data collection centers (regional offices).

Prior to followup enumeration of property owners, supervisors from each of these regional offices were trained on the Residential Finance Survey in Washington. These supervisors subsequently trained experienced enumerators on the procedures for completing the homeowner and rental property questionnaires.

Followup interviewing of lenders dealt mainly with individuals who held mortgages. Interviewers assigned to this task were trained in a home study course. Lending institutions received letters or phone calls from regional office supervisors urging them to complete and return their questionnaires.

## DATA PROCESSING PROCEDURES

**Clerical editing and coding.**—The questionnaires were received in the Jeffersonville, Indiana, data processing center. Each schedule was screened for completeness, mortgage status, tenure, consistency between expected and actual number of housing units, and determination of whether the property was within the scope of the survey.

After screening, a clerical edit operation was employed to ensure that the proper questionnaire (rental or homeowner) was completed by the respondent and that the answers referred to the address sampled. Questionnaires for nonmortgaged properties were prepared for the punching operation. Questionnaires for mortgaged proper-

ties were reviewed to ensure that the owner and the lender were reporting for the same mortgage and that all relating lender questionnaires were accounted for.

The clerical edit comprised, in the main, the following activities:

1. The reduction of the category of "no reports." In this volume no attempt was made to eliminate the "Not reported" category unless it could be done on the basis of other information about the property. For example, if the owner failed to report the year he acquired the property, but did report that his mortgage was made at the time of acquisition, and the lender reported the year the mortgage was made, this was assumed also to be the year of acquisition.

It was possible to eliminate the "Not reported" category for most mortgage items for two reasons. First, there were two sources of information (the owner and the lender). Second, if a few facts are known about a mortgage it is frequently possible to use a mortgage payment calculator and a loan progress chart to compute the remainder.

2. The interpretation of respondents' notes, which were numerous and, frequently, complex. To cite a few examples:

- Asked the interest rate, the respondent replied "1.3 above prime rate at time."
- The questionnaire did not provide a check box for mortgage holders who acquired their mortgages as part of a divorce settlement.
- The owner reported three mortgages, with three different holders. One, but only one, holder

explains in detail that it is in fact only one mortgage, with three persons entitled to the income.

3. Proration. When an owner reported his project as a single property, but the lender's response indicated more than one first mortgage, it was necessary to prorate the owner's data on various property items (e.g. number of units, value, expenses). (By definition, a property is what is covered by a single first mortgage.) Unless better information was available, proration was done on the basis of the face amounts of the mortgages.
4. Consistency checks. The editors had a number of such checks to make, e.g.:
  - A property cannot be acquired before it is built.
  - Outstanding debt cannot exceed face amount (except under some circumstances).
  - FHA-insured mortgages cannot be demand mortgages.

**Computer processing.**—A computer edit was used to uncover clerical and punching errors. In addition, the computer edit performed certain reasonableness checks that could be performed more rapidly and accurately than in a clerical operation. Among these were the relationship between taxes and value, purchase price and mortgage loan, principal plus interest payments and income, and rental receipts and value. Tolerance limits were established for each reasonableness check. All questionnaires which exceeded the tolerances were examined. Unless there was some indication that a figure was in error (e.g., an owner entered a figure in the market value question, but indicated in a note: "assessed") the respondent's reply was

considered accurate.

The computation of the ratios and the weighting (including a nonresponse adjustment and ratio estimation) was computerized.

An existing computer tabulation program was used to prepare the Residential Finance tables. This program is limited in that only six figures can be printed. Because of sampling error, this is not a significant limitation. However, detail may not add to total because of rounding differences. Also, there are slight differences among totals because of rounding.

#### COMPARABILITY WITH 1960 AND 1950 RESIDENTIAL FINANCE SURVEYS

The 1970 residential finance program is the latest survey of residential mortgages conducted by the Bureau of the Census. Similar surveys were conducted in 1950 and 1960, and, in a more limited fashion, 1956.

As early as 1890, the Bureau (then the Census Division of the Department of Interior) collected detailed statistics on residential mortgages.<sup>1</sup> In the 1920<sup>2</sup> and 1940<sup>3</sup> Censuses, mortgage questions were asked of owners who occupied their own homes. In 1950,<sup>4</sup> the Census included a separate survey on residential financing, very similar to the 1960 and 1970 programs; data on

<sup>1</sup> Department of the Interior, Census Division, *Report on Farms and Homes: Proprietorship and Indebtedness in the U.S.: 1890 (1896). Report on Real Estate Mortgages in the United States: 1890 (1895).*

<sup>2</sup> U.S. Bureau of the Census, *Mortgages on Homes in the United States, 1920*, Monograph No. 2 (1923).

<sup>3</sup> U.S. Bureau of the Census, *1940 Census of Housing, Vol. IV, Mortgages on Owner-Occupied Nonfarm Homes.*

<sup>4</sup> U.S. Bureau of the Census, *1950 Census of Housing, Vol. IV, Residential Financing.*



mortgages, properties, and owners were collected for both owner-occupied and rental properties. In 1956,<sup>5</sup> as part of the National Housing Inventory, an interim survey was made of the mortgage status of owner-occupied properties having from 1 to 4 dwelling units.

Prior to 1950, mortgage data were limited to owner-occupied properties. In 1950 and 1960, as in 1970, rental properties were included and information was obtained from mortgage lenders. Rental properties were not included in the 1956 interim survey.

In terms of subject matter, the 1970 Residential Finance Survey does not differ substantially from the 1960 survey. However, there are some differences.

**Difference in property definition.**—As in 1960, the current survey did not include properties which are in essence farms. In 1960, properties in rural areas were classified as farms on the basis of acreage in the property and receipts from crop sales. The 1970 survey placed properties out of scope if they were either homeowner properties on a place of 10 or more acres or rental properties on a place of 10 or more acres which had less than five living quarters or apartments.

The 1950 Residential Finance Survey covered mortgaged properties only.

**Difference in geographic areas.**—Unlike the 1950 and 1960 surveys, data for individual SMSA's were not tabulated in the 1970 survey. The Bureau, in accordance with recommendations made by the Residential Finance Sub-

committee members of the Housing Advisory Committee, decided to present more analytical detail and cross-tabulations on a nationwide basis.

**Differences in subjects covered.**—The subjects covered in the 1970 report are nearly the same as those in 1960. Fewer subjects were covered in 1960 than in 1950. Among those dropped from the 1960 survey, amortization, form of debt and purpose of first mortgage placed later than acquisition of property were restored in the 1970 survey. Other subjects added in the 1970 report were source of downpayment, land and building acquisition, variable interest rate, mortgagee participation in property income, and rental vacancy loss as a percent of rental receipts.

Rental receipt data for 1970 differ from those of 1960 in that receipts from business or office units are included. Also in 1960, the gross receipts figure for properties with 2 or more units was adjusted by subtracting the amount, if any, paid by the owner of the property for utilities, fuel, water, and trash removal. This adjustment was not made in 1970. Receipts data in 1970 are shown only for properties in which at least 50 percent of the housing units were rented or available for rent during the year preceding the survey.

#### RELATION TO 1970 CENSUS

The 1970 Residential Finance Survey is part of the 1970 Census of Housing and provides information on the financing of homeowner and rental properties not covered in other 1970 census reports. Certain of the property and owner characteristics for which data are presented in this report are also presented in the other 1970 Cen-

sus of Housing publications and the definitions are generally the same. However, there are several differences.

The basic unit of tabulation in the Residential Finance Survey is the *property*. In the 1970 Census of Housing, it is the housing unit.

This has a particular significance for the 1-unit homeowner property data. In the Census, a 1-unit owner-occupied housing unit is just that. In the Residential Finance Survey, such a unit may be covered by a mortgage which also covers another housing unit. Therefore, it becomes part of a 2-housing unit property. Thus, in this volume, the number of 1-unit homeowner properties is less than the 1-unit owner-occupied housing units in other 1970 census reports.

The Residential Finance Survey is restricted to nonfarm, privately-owned residential properties. The 1970 Housing Census includes all housing units regardless of location or type of ownership. (See Definitions and Explanations.)

The Residential Finance data were collected in 1971; the 1970 Housing Census data a year earlier. This difference in timing contributes to some of the differences between the two programs in data relating to property and owner characteristics.

The monthly rental receipts tabulations in this report are based on the average rent of all housing units per project. In the basic Housing Census reports, the monthly rent data are tabulated for each of the individual rental housing units.

The Residential Finance Survey is based on a sample selected from 1970 census records of housing units located in the areas then used for the current demographic survey programs. Data for the Census of Housing, on the other hand, are based on a complete

<sup>5</sup>U.S. Bureau of the Census, 1956 National Housing Inventory, Vol. II, *Financing of Owner-Occupied Residential Properties* (1958).

count of all housing units for some items or on a systematic sample of housing units for other items.

#### **COMPARABILITY WITH DATA FROM OTHER SOURCES**

Comparability of the data in this report with data from other sources is affected by differences in definitions, timing, coverage, method of enumeration, and by sampling variability.

Comparisons with data from other sources must take into account that statistics in this report, although collected in 1971, relate to privately owned, nonfarm residential properties in the housing inventory at the time of the April 1970 decennial census enumeration. Excluded from this report, therefore, are such properties which came into the housing inventory in the period between the 1970 decennial census enumeration and the Residential Finance Survey enumeration in 1971.

The aggregate amount of outstanding debt as shown in this report is also probably understated to a small degree because of the lag between the time the owner reported that his property was mortgaged and the time the lender reported no record of a mortgage on the property. An imputation

procedure was used to overcome this discrepancy, but it is unlikely that it was completely successful.

In those cases where the current owner was buying the property under a purchase contract and the property was still encumbered with a mortgage being repaid by the former owner, the data in this report relate to the purchase contract debt created by the new owner. Conversely, in the mortgage data compilations of other organizations and government agencies, the data in such "dual-debt" cases are based on the underlying mortgages.

The Federal Home Loan Bank Board (FHLBB) prepares quarterly and annual estimates of the amount of mortgage debt held by all operating savings and loan organizations. Separate data are presented for properties of 1-to-4-family homes and residential properties with 5 or more units. Included in the FHLBB estimates, but excluded from the data in this report, are construction loans.

The Federal Housing Administration (FHA) of the Department of Housing and Urban Development compiles data on the number and amount of mortgages with insurance in force insured under its several programs. Comparability of data in this report with FHA statistics is limited

not only by the difference in timing but several other factors.

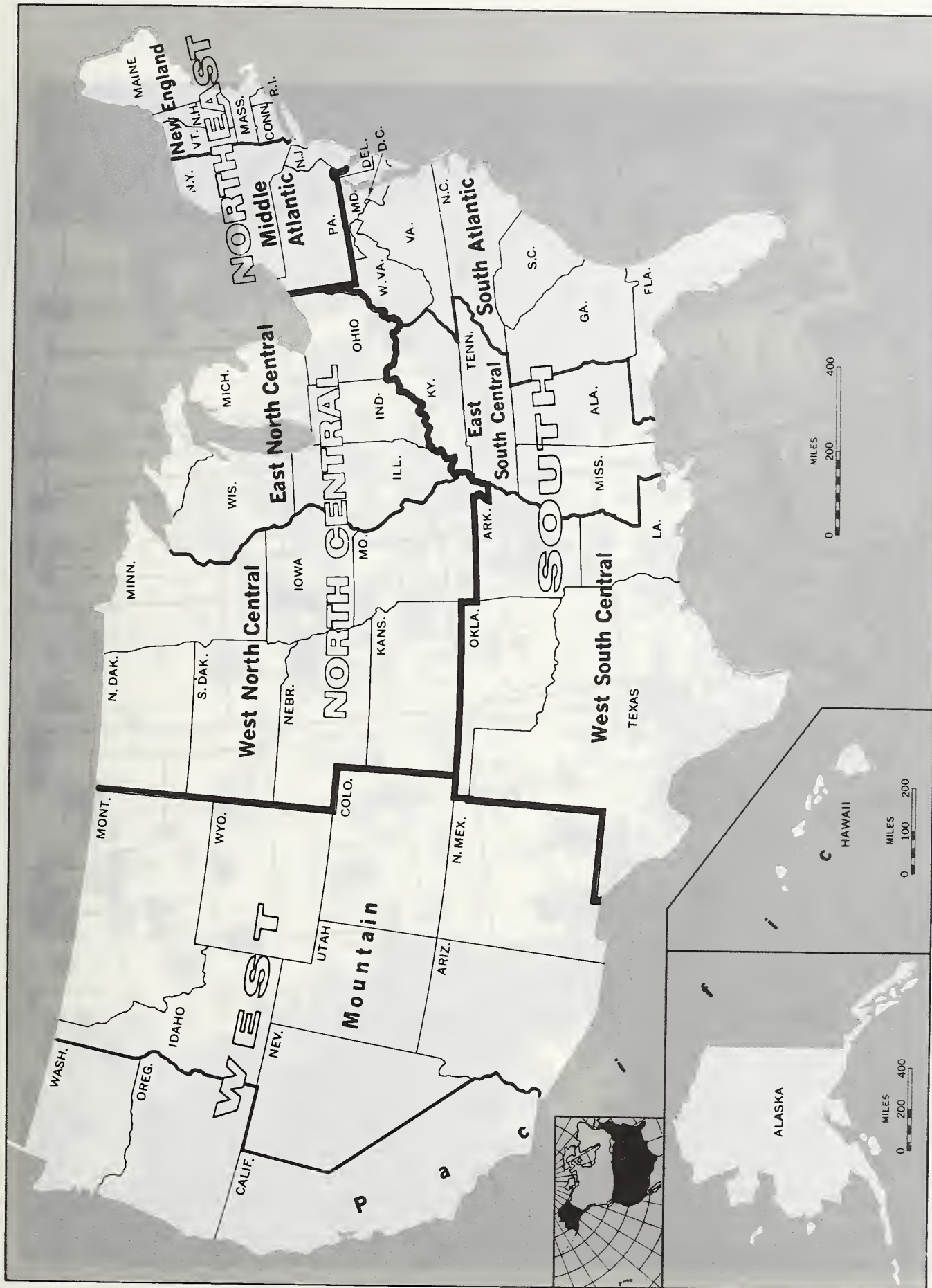
In FHA reports, the statistics are classified according to the two major groups of insurance programs—home mortgages and multifamily housing mortgages. FHA home mortgage data include renter-occupied properties. FHA multifamily housing mortgage data include mobile home courts, condominiums, nursing homes, and land development activities, which are out of the scope of this survey. Also excluded from this survey are FHA-mortgaged properties which were under construction at the time of the 1970 Residential Finance Survey and those owned by Federal, State, or local agencies.

Mortgage amounts in the FHA compilations of mortgage holdings by type of lender are original face amounts and do not reflect repayments or unpaid interest as do the outstanding debt figures in this report.

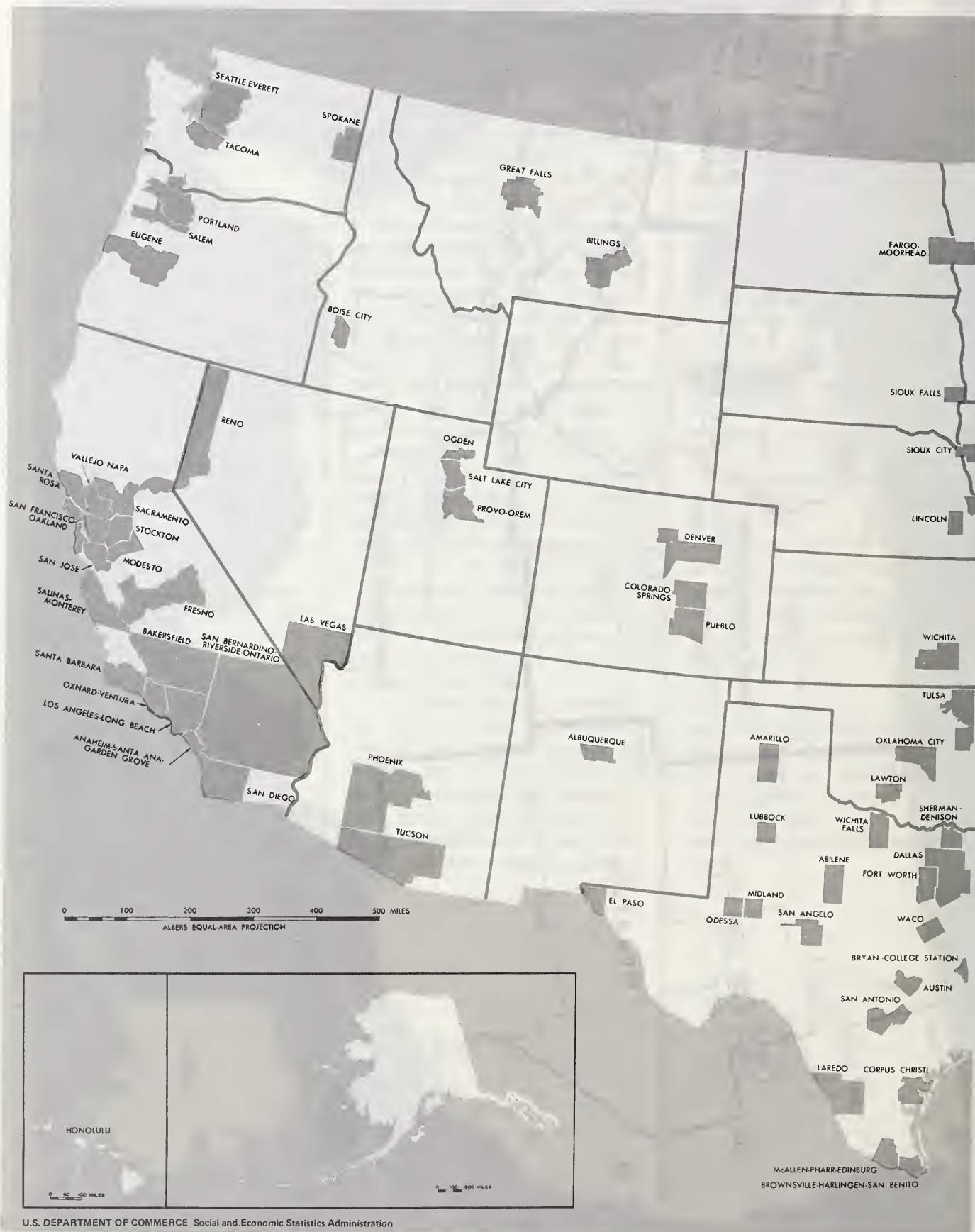
Estimates of the amount of mortgage debt outstanding on mortgages guaranteed by the Veterans Administration are made periodically by that agency based on operating records. These estimates are derived from data on number and average amount of loans closed and include rental properties.



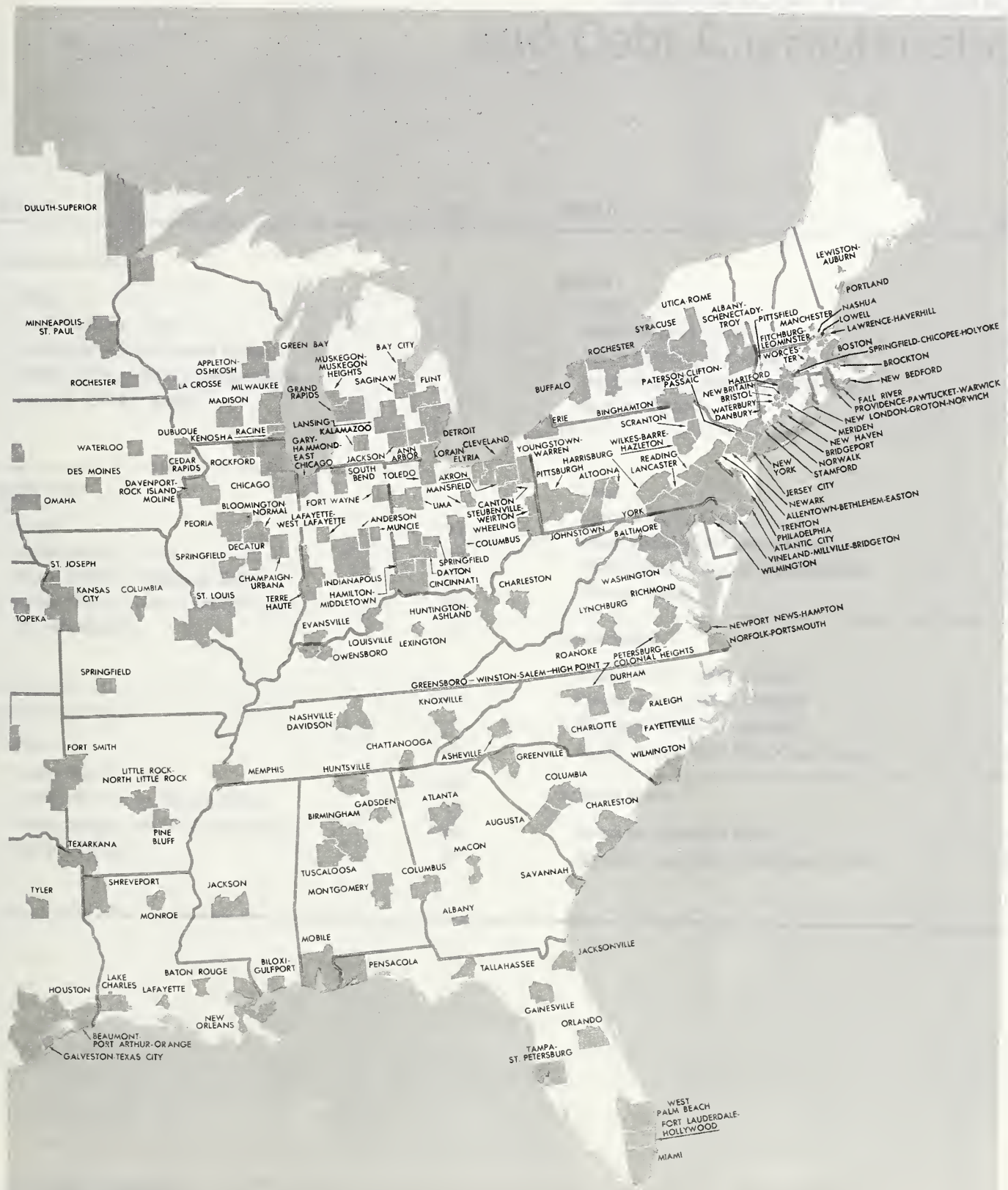
# Regions and Geographic Divisions of the United States



# Standard Metropolitan Statistical Areas of the United States: 1970









# Selected Mortgage and Debt Characteristics

AREA	page	AREA	page
<b>UNITED STATES</b>		<b>SOUTH</b>	
Total	3	Total	33
Inside SMSA's, Total	5	Inside SMSA's, Total	35
Inside SMSA's, In Central Cities	7	Inside SMSA's, In Central Cities	37
Inside SMSA's, Not In Central Cities	9	Inside SMSA's, Not In Central Cities	39
Outside SMSA's, Total	11	Outside SMSA's	41
<b>NORTHEAST</b>		<b>WEST</b>	
Total	13	Total	43
Inside SMSA's, Total	15	Inside SMSA's, Total	45
Inside SMSA's, In Central Cities	17	Inside SMSA's, In Central Cities	47
Inside SMSA's, Not In Central Cities	19	Inside SMSA's, Not In Central Cities	49
Outside SMSA's	21	Outside SMSA's	51
<b>NORTH CENTRAL</b>		<b>INSIDE SMSA's</b>	
Total	23	Places of 1,000,000 or More	53
Inside SMSA's, Total	25	Places of 250,000 to 999,999	55
Inside SMSA's, In Central Cities	27	Places of 50,000 to 249,999	57
Inside SMSA's, Not In Central Cities	29	Places of Less Than 50,000 and Rural	59
Outside SMSA's	31	<b>OUTSIDE SMSA's</b>	
		Places of 10,000 Or More	61
		Places of Less Than 10,000 and Rural	63





# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	23,409,496	20,110,219	19,099,000	1,011,219	3,299,277	2,155,000	788,914	327,025	28,338
With first mortgage only.....	22,135,797	19,070,757	18,120,000	950,757	3,065,040	2,055,000	725,625	261,269	23,146
With junior mortgage.....	1,274,700	1,040,462	980,000	60,462	234,238	100,000	63,289	65,765	5,193
FHA-insured first mortgage.....	4,585,635	4,132,699	3,996,000	136,699	452,936	393,000	51,783	5,019	3,134
With first mortgage only.....	4,419,064	3,986,114	3,854,000	132,114	432,950	377,000	48,765	4,103	3,082
With junior mortgage.....	167,570	146,585	142,000	4,585	20,985	17,000	3,017	916	52
VA-guaranteed first mortgage.....	3,163,202	2,867,400	2,783,000	84,400	295,802	275,000	20,802	-	-
With first mortgage only.....	3,027,394	2,747,272	2,665,000	82,272	280,122	260,000	20,122	-	-
With junior mortgage.....	135,809	120,128	118,000	2,128	15,681	15,000	681	-	-
Conventional first mortgage.....	15,660,660	13,110,120	12,320,000	790,120	2,550,540	1,487,000	716,329	322,006	25,205
With first mortgage only.....	14,690,339	12,337,371	11,601,000	736,371	2,352,968	1,419,000	656,738	257,166	20,064
With junior mortgage.....	970,321	772,749	719,000	53,749	197,572	68,000	59,591	64,840	5,141

#### Type of Mortgage Holder

Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	3,777,318	3,269,325	3,127,000	142,325	507,993	339,000	119,705	47,918	1,370
Mutual savings bank.....	3,188,211	2,876,499	2,687,000	189,499	311,712	193,000	71,468	38,934	8,310
Savings and loan association.....	9,207,731	7,818,687	7,382,000	436,687	1,389,044	853,000	397,145	134,162	4,737
Life insurance company.....	2,217,259	1,984,371	1,958,000	26,371	232,888	181,000	14,453	27,597	9,838
Mortgage company.....	305,897	262,140	250,000	12,140	43,757	35,000	6,463	2,072	222
Federal agency.....	840,598	725,209	709,000	16,209	115,389	99,000	11,984	2,860	1,545
Federal National Mortgage Association.....	1,021,030	933,545	899,000	34,545	87,485	77,000	9,772	577	136
Real estate or construction company.....	128,371	100,634	100,000	634	27,737	22,000	3,813	1,690	234
Individual or individual's estate.....	1,908,109	1,419,200	1,301,000	118,200	488,909	292,000	133,221	63,002	686
Other.....	815,974	721,610	687,000	34,610	94,364	64,000	20,892	8,212	1,260

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

All mortgaged properties:									
Total debt.....	303,272	227,050	215,074	11,976	76,222	18,589	9,791	19,799	28,042
First mortgage debt.....	296,604	223,582	211,883	11,699	73,022	18,226	9,475	18,385	26,936
Junior mortgage debt.....	6,668	3,468	3,191	277	3,200	364	316	1,413	1,106
Properties with FHA-insured first mortgage:									
Total debt.....	59,943	49,055	46,983	2,072	10,888	3,991	676	765	5,456
First mortgage debt.....	59,415	48,615	46,570	2,045	10,800	3,957	662	749	5,433
Junior mortgage debt.....	527	440	413	26	88	34	14	16	23
Properties with VA-guaranteed first mortgage:									
Total debt.....	36,209	33,426	32,411	1,015	2,783	2,521	262	-	-
First mortgage debt.....	35,825	33,105	32,094	1,011	2,720	2,462	258	-	-
Junior mortgage debt.....	384	321	317	4	63	59	4	-	-
Properties with conventional first mortgage:									
Total debt.....	207,122	144,571	135,682	8,889	62,551	12,077	8,853	19,034	22,587
First mortgage debt.....	201,366	141,864	133,221	8,643	59,502	11,807	8,555	17,636	21,504
Junior mortgage debt.....	5,756	2,707	2,460	247	3,049	271	298	1,398	1,083

#### Type of Mortgage Holder

All types of holders:									
Total debt.....	303,272	227,050	215,074	11,976	76,222	18,589	9,791	19,799	28,042
First mortgage debt.....	296,604	223,582	211,883	11,699	73,022	18,226	9,475	18,385	26,936
Junior mortgage debt.....	6,668	3,468	3,191	277	3,200	364	316	1,413	1,106
Commercial bank or trust company:									
Total debt.....	41,397	33,621	32,296	1,326	7,776	2,929	1,193	2,206	1,447
First mortgage debt.....	40,606	33,160	31,860	1,300	7,446	2,872	1,164	2,071	1,339
Junior mortgage debt.....	791	461	436	26	330	57	29	135	108
Mutual savings bank:									
Total debt.....	44,337	33,494	31,443	2,051	10,843	1,978	826	2,309	5,729
First mortgage debt.....	44,219	33,410	31,362	2,048	10,809	1,972	826	2,302	5,708
Junior mortgage debt.....	118	84	81	3	34	6	-	7	21
Savings and loan association:									
Total debt.....	117,243	93,518	87,896	5,622	23,724	7,291	5,331	7,859	3,243
First mortgage debt.....	116,658	93,076	87,494	5,582	23,581	7,277	5,311	7,794	3,199
Junior mortgage debt.....	585	442	402	40	143	14	20	65	44
Life insurance company:									
Total debt.....	37,339	21,855	21,564	291	15,483	1,501	161	2,993	10,829
First mortgage debt.....	37,227	21,825	21,535	290	15,402	1,501	161	2,981	10,760
Junior mortgage debt.....	112	30	29	1	81	-	-	12	69

<sup>1</sup>In millions of dollars.

# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	3,977	3,093	2,914	178	884	322	137	146	279
First mortgage debt.....	3,588	2,832	2,683	149	756	316	115	109	216
Junior mortgage debt.....	389	261	231	29	128	6	22	37	63
Federal agency:									
Total debt.....	11,533	7,333	7,019	314	4,201	853	146	664	2,537
First mortgage debt.....	11,458	7,279	6,978	301	4,180	853	130	660	2,536
Junior mortgage debt.....	75	54	41	13	21	-	16	4	1
Federal National Mortgage Association:									
Total debt.....	13,687	12,409	11,824	585	1,278	793	150	50	284
First mortgage debt.....	13,687	12,409	11,824	585	1,278	793	150	50	284
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	2,091	1,250	1,237	13	840	177	71	243	349
First mortgage debt.....	1,523	1,040	1,033	6	483	160	57	101	165
Junior mortgagae debt.....	568	210	204	7	357	17	14	142	184
Individual or individual's estate:									
Total debt.....	19,620	12,578	11,321	1,257	7,041	2,110	1,502	2,866	563
First mortgage debt.....	16,386	11,101	9,980	1,121	5,285	1,886	1,302	1,953	144
Junior mortgage debt.....	3,234	1,477	1,341	136	1,756	224	200	913	419
Other:									
Total debt.....	12,047	7,898	7,559	339	4,149	634	272	463	2,782
First mortgage debt.....	11,252	7,450	7,132	318	3,802	595	258	364	2,586
Junior mortgage debt.....	795	448	427	21	347	39	14	99	196
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	51	51	51	44	52	53	50	49	63
Total mortgage debt as percent of value.....	52	52	52	45	53	54	51	52	67
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	65	65	65	70	65	65	64	49	76
Total mortgage debt as percent of value.....	65	66	65	70	65	65	64	53	76
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	58	58	58	54	56	56	54	-	-
Total mortgage debt as percent of value.....	58	59	59	54	57	57	55	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	45	45	45	39	49	49	49	49	62
Total mortgage debt as percent of value.....	46	46	46	39	50	49	50	52	65
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	51	51	51	44	52	53	50	49	63
Total mortgage debt as percent of value.....	52	52	52	45	53	54	51	52	67
Commercial bank or trust company:									
First mortgage debt as percent of value.....	43	43	43	37	47	50	44	41	58
Total mortgage debt <sup>2</sup> as percent of value.....	44	43	44	37	48	50	44	43	62
Mutual savings bank:									
First mortgage debt as percent of value.....	51	51	51	39	57	62	45	45	61
Total mortgage debt <sup>2</sup> as percent of value.....	52	51	52	40	59	63	46	50	65
Savings and loan associations:									
First mortgage debt as percent of value.....	51	51	52	46	51	51	51	51	63
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	47	52	52	52	55	66
Life insurance company:									
First mortgage debt as percent of value.....	46	46	46	38	47	46	...	48	63
Total mortgage debt <sup>2</sup> as percent of value.....	47	47	47	38	48	46	...	52	66
Mortgage company:									
First mortgage debt as percent of value.....	67	69	69	...	62	60	...	...	69
Total mortgage debt <sup>2</sup> as percent of value.....	68	71	71	...	62	60	...	...	73
Federal agency:									
First mortgage debt as percent of value.....	67	67	67	73	65	65	...	...	83
Total mortgage debt <sup>2</sup> as percent of value.....	67	68	67	73	66	65	...	...	83
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	78	79	79	81	69	68	...	...	89
Total mortgage debt <sup>2</sup> as percent of value.....	79	79	79	81	69	68	...	...	89
Real estate or construction company:									
First mortgage debt as percent of value.....	60	58	58	...	64	...	...	...	71
Total mortgage debt <sup>2</sup> as percent of value.....	61	60	60	...	64	...	...	...	73
Individual or individual's estate:									
First mortgage debt as percent of value.....	48	47	48	38	50	49	50	50	50
Total mortgage debt <sup>2</sup> as percent of value.....	49	49	49	40	51	50	51	52	60
Other:									
First mortgage debt as percent of value.....	50	49	49	38	57	62	51	42	68
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	50	38	58	63	55	43	70

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States, Inside SMSA's, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	17,845,013	15,410,167	14,567,000	843,167	2,434,846	1,484,000	636,096	287,788	26,962
With first mortgage only.....	16,799,456	14,577,147	13,786,000	791,147	2,222,309	1,395,000	579,742	225,536	22,031
With junior mortgage.....	1,045,555	833,019	781,000	52,019	212,536	89,000	56,353	62,252	4,931
FHA-insured first mortgage.....	3,911,593	3,547,013	3,424,000	123,013	364,580	314,000	43,112	4,492	2,976
With first mortgage only.....	3,766,184	3,420,207	3,301,000	119,207	345,977	299,000	40,467	3,577	2,933
With junior mortgage.....	145,410	126,806	123,000	3,806	18,604	15,000	2,644	916	44
VA-guaranteed first mortgage.....	2,747,910	2,502,871	2,427,000	75,871	245,039	226,000	19,039	-	-
With first mortgage only.....	2,629,552	2,400,193	2,325,000	75,193	229,359	211,000	18,359	-	-
With junior mortgage.....	118,359	102,678	102,000	678	15,681	15,000	681	-	-
Conventional first mortgage.....	11,185,508	9,360,283	8,716,000	644,283	1,825,225	944,000	573,945	283,295	23,985
With first mortgage only.....	10,403,721	8,757,748	8,161,000	596,748	1,645,973	884,000	520,916	221,959	19,098
With junior mortgage.....	780,786	602,535	555,000	47,535	178,251	59,000	53,028	61,336	4,887

#### Type of Mortgage Holder

#### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	2,470,201	2,157,146	2,059,000	98,146	313,055	194,000	80,865	36,864	1,326
Mutual savings bank.....	2,731,168	2,472,296	2,308,000	164,296	258,872	153,000	61,075	36,711	8,086
Savings and loan association.....	7,141,661	6,084,882	5,705,000	379,882	1,056,779	602,000	329,109	121,198	4,472
Life insurance company.....	1,919,559	1,724,265	1,702,000	22,265	195,294	150,000	11,182	24,951	9,161
Mortgage company.....	222,704	191,173	181,000	10,173	31,531	23,000	6,463	1,855	213
Federal agency.....	452,026	378,740	367,000	11,740	73,286	60,000	10,182	1,686	1,418
Federal National Mortgage Association.....	874,528	807,092	775,000	32,092	67,436	58,000	8,723	577	136
Real estate or construction company.....	99,282	77,634	77,000	634	21,648	16,000	3,813	1,616	219
Individual or individual's estate.....	1,294,055	952,903	855,000	97,903	341,152	176,000	109,494	54,973	685
Other.....	641,827	565,035	539,000	26,035	76,792	53,000	15,190	7,358	1,245

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

#### All mortgaged properties:

Total debt.....	252,326	184,929	174,535	10,394	67,397	14,003	8,336	18,233	26,825
First mortgage debt.....	246,577	182,192	172,051	10,141	64,384	13,673	8,042	16,904	25,766
Junior mortgage debt.....	5,749	2,737	2,484	252	3,013	331	294	1,329	1,059

#### Properties with FHA-insured first mortgage:

Total debt.....	52,625	42,749	40,931	2,819	9,876	3,282	570	731	5,293
First mortgage debt.....	52,176	42,379	40,585	1,794	9,797	3,252	557	715	5,274
Junior mortgage debt.....	449	370	345	25	79	30	13	16	19

#### Properties with VA-guaranteed first mortgage:

Total debt.....	32,066	29,659	28,723	936	2,407	2,160	248	-	-
First mortgage debt.....	31,713	29,368	28,435	934	2,344	2,101	243	-	-
Junior mortgage debt.....	353	290	289	2	63	59	4	-	-

#### Properties with conventional first mortgage:

Total debt.....	167,634	112,521	104,881	7,639	55,114	8,562	7,518	17,502	21,532
First mortgage debt.....	162,688	110,445	103,031	7,414	52,243	8,320	7,242	16,189	20,492
Junior mortgage debt.....	4,947	2,076	1,850	226	2,871	242	277	1,313	1,040

#### Type of Mortgage Holder

#### All types of holders:

Total debt.....	252,324	184,928	174,534	10,393	67,397	14,004	8,336	18,232	26,826
First mortgage debt.....	246,575	182,191	172,050	10,141	64,384	13,673	8,042	16,904	25,766
Junior mortgage debt.....	5,749	2,737	2,484	252	3,013	331	294	1,328	1,060

#### Commercial bank or trust company:

Total debt.....	31,037	24,950	23,965	984	6,086	1,894	902	1,872	1,418
First mortgage debt.....	30,503	24,676	23,714	961	5,827	1,863	876	1,775	1,313
Junior mortgage debt.....	534	274	251	23	259	31	26	97	105

#### Mutual savings bank:

Total debt.....	38,844	28,823	26,975	1,849	10,021	1,643	700	2,187	5,491
First mortgage debt.....	38,774	28,779	26,934	1,846	9,995	1,639	700	2,180	5,476
Junior mortgage debt.....	70	44	41	3	26	4	-	7	15

#### Savings and loan association:

Total debt.....	97,847	77,198	72,095	5,104	20,648	5,657	4,679	7,292	3,020
First mortgage debt.....	97,397	76,880	71,816	5,064	20,517	5,643	4,661	7,236	2,976
Junior mortgage debt.....	450	318	279	40	131	14	18	56	44

#### Life insurance company:

Total debt.....	33,770	19,315	19,079	236	14,456	1,269	132	2,730	10,325
First mortgage debt.....	33,663	19,285	19,050	235	14,379	1,269	132	2,722	10,256
Junior mortgage debt.....	107	30	29	1	77	-	-	8	69

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States, Inside SMSA's, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	3,448	2,659	2,490	169	789	236	137	146	270
First mortgage debt.....	3,088	2,421	2,276	145	667	230	115	109	213
Junior mortgage debt.....	360	238	214	24	122	6	22	37	57
Federal agency:									
Total debt.....	7,826	4,221	3,983	239	3,605	513	115	581	6
First mortgage debt.....	7,775	4,182	3,957	226	3,593	513	107	578	2,395
Junior mortgage debt.....	51	39	26	13	12	-	8	3	1
Federal National Mortgage Association:									
Total debt.....	11,880	10,747	10,248	499	1,133	660	139	50	284
First mortgage debt.....	11,880	10,747	10,248	499	1,133	660	139	50	284
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	1,799	1,012	998	13	787	144	70	231	340
First mortgage debt.....	1,260	825	818	6	435	127	57	91	159
Junior mortgage debt.....	539	187	180	7	352	17	13	140	181
Individual or individual's estate:									
Total debt.....	15,578	9,551	8,475	1,074	6,030	1,489	1,306	2,692	540
First mortgage debt.....	12,622	8,296	7,347	949	4,327	1,265	1,113	1,805	143
Junior mortgage debt.....	2,956	1,255	1,128	125	1,703	224	193	887	397
Other:									
Total debt.....	10,296	6,454	6,228	227	3,842	496	157	452	2,737
First mortgage debt.....	9,613	6,101	5,891	211	3,512	462	143	357	2,550
Junior mortgage debt.....	683	353	337	16	330	34	14	95	187
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	52	52	52	45	52	53	51	49	63
Total mortgage debt as percent of value.....	53	52	53	46	54	54	52	53	66
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	65	65	65	70	65	65	64	51	75
Total mortgage debt as percent of value.....	66	66	65	71	66	66	65	57	75
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	58	58	58	55	57	57	55	-	-
Total mortgage debt as percent of value.....	59	59	59	55	58	58	56	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	45	45	45	39	49	48	50	49	62
Total mortgage debt as percent of value.....	46	45	46	39	51	49	51	53	65
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	52	52	52	45	52	53	51	49	63
Total mortgage debt as percent of value.....	53	52	53	46	54	54	52	53	66
Commercial bank or trust company:									
First mortgage debt as percent of value.....	45	45	45	36	48	51	43	42	59
Total mortgage debt <sup>2</sup> as percent of value.....	46	45	46	37	49	51	43	45	63
Mutual savings bank:									
First mortgage debt as percent of value.....	51	50	51	40	57	63	45	45	61
Total mortgage debt <sup>2</sup> as percent of value.....	51	51	51	40	60	64	47	49	65
Savings and loan associations:									
First mortgage debt as percent of value.....	52	52	52	47	51	51	52	51	62
Total mortgage debt <sup>2</sup> as percent of value.....	53	53	53	48	53	52	53	55	66
Life insurance company:									
First mortgage debt as percent of value.....	46	46	46	40	47	46	...	49	63
Total mortgage debt <sup>2</sup> as percent of value.....	47	47	47	40	48	46	...	52	65
Mortgage company:									
First mortgage debt as percent of value.....	73	80	79	...	61	...	...	...	70
Total mortgage debt <sup>2</sup> as percent of value.....	76	81	80	...	61	...	...	...	73
Federal agency:									
First mortgage debt as percent of value.....	68	69	69	...	63	62	...	...	83
Total mortgage debt <sup>2</sup> as percent of value.....	68	69	69	...	64	62	...	...	83
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	78	79	79	82	72	72	...	...	89
Total mortgage debt <sup>2</sup> as percent of value.....	79	79	79	82	72	72	...	...	89
Real estate or construction company:									
First mortgage debt as percent of value.....	62	61	61	...	63	...	...	...	71
Total mortgage debt <sup>2</sup> as percent of value.....	63	63	63	...	64	...	...	...	73
Individual or individual's estate:									
First mortgage debt as percent of value.....	47	46	47	37	50	49	50	51	50
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	48	39	51	50	51	53	60
Other:									
First mortgage debt as percent of value.....	50	49	49	39	58	61	...	44	68
Total mortgage debt <sup>2</sup> as percent of value.....	51	49	50	39	58	62	...	45	70

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States, Inside SMSA's, In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	7,044,213	5,772,192	5,230,000	542,192	1,272,021	680,000	390,638	184,308	17,075
With first mortgage only.....	6,627,481	5,466,460	4,953,000	513,460	1,161,021	640,000	360,037	146,988	13,996
With junior mortgage.....	418,731	306,731	278,000	28,731	112,000	41,000	30,601	37,320	3,079
FHA-insured first mortgage.....	1,823,701	1,637,017	1,539,000	98,017	186,684	152,000	29,688	3,060	1,936
With first mortgage only.....	1,754,659	1,581,547	1,486,000	95,547	173,112	141,000	27,713	2,500	1,899
With junior mortgage.....	69,041	55,470	53,000	2,470	13,571	11,000	1,975	559	37
VA-guaranteed first mortgage.....	1,055,541	947,397	902,000	45,397	108,144	97,000	11,144	-	-
With first mortgage only.....	1,008,860	911,397	866,000	45,397	97,463	87,000	10,463	-	-
With junior mortgage.....	46,681	36,000	36,000	-	10,681	10,000	681	-	-
Conventional first mortgage.....	4,166,970	3,188,777	2,790,000	398,777	978,193	432,300	349,806	181,248	15,139
With first mortgage only.....	3,861,962	2,972,516	2,600,000	372,516	889,446	411,000	321,861	144,488	12,097
With junior mortgage.....	303,010	215,261	189,000	26,261	87,749	20,000	27,946	36,761	3,042

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	808,570	668,902	611,000	57,902	139,668	77,000	41,871	20,009	788
Mutual savings bank.....	921,458	783,695	678,000	105,695	137,763	63,000	40,247	28,227	6,289
Savings and loan association.....	2,751,088	2,200,647	1,962,000	238,647	550,441	280,000	199,917	68,346	2,178
Life insurance company.....	872,755	768,202	753,000	15,202	104,553	76,000	7,810	15,697	5,046
Mortgage company.....	102,045	87,688	81,000	6,688	14,357	9,000	3,662	1,540	155
Federal agency.....	221,352	188,391	179,000	9,391	32,961	23,000	7,871	1,226	864
Federal National Mortgage Association.....	426,669	387,434	362,000	25,434	39,235	34,000	4,568	547	120
Real estate or construction company.....	50,886	37,634	37,000	634	13,252	9,000	2,813	1,308	131
Individual or individual's estate.....	637,557	434,798	368,000	66,798	202,759	90,000	70,850	41,309	600
Other.....	252,833	215,801	200,000	15,801	37,032	19,000	11,030	6,098	904

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	99,395	63,125	56,750	6,375	36,270	5,472	4,587	10,406	15,806
First mortgage debt.....	96,578	62,122	55,877	6,245	34,457	5,357	4,390	9,603	15,107
Junior mortgage debt.....	2,817	1,003	873	131	1,813	115	196	803	699

##### Properties with FHA-insured first mortgage:

Total debt.....	24,432	18,349	16,937	1,412	6,083	1,495	350	512	3,726
First mortgage debt.....	24,217	18,186	16,790	1,396	6,031	1,474	338	504	3,714
Junior mortgage debt.....	215	163	146	17	52	21	12	8	12

##### Properties with VA-guaranteed first mortgage:

Total debt.....	11,460	10,553	10,000	553	908	764	144	-	-
First mortgage debt.....	11,295	10,430	9,878	553	864	725	140	-	-
Junior mortgage debt.....	166	122	122	-	43	39	4	-	-

##### Properties with conventional first mortgage:

Total debt.....	63,502	34,223	29,813	4,410	29,279	3,213	4,093	9,894	12,080
First mortgage debt.....	61,067	33,505	29,209	4,296	27,562	3,158	3,913	9,099	11,393
Junior mortgage debt.....	2,436	718	604	114	1,717	55	180	795	687

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	99,395	63,124	56,750	6,374	36,270	5,472	4,586	10,406	15,806
First mortgage debt.....	96,578	62,121	55,877	6,244	34,457	5,357	4,390	9,603	15,107
Junior mortgage debt.....	2,817	1,003	873	130	1,813	115	196	803	699

##### Commercial bank or trust company:

Total debt.....	9,940	7,221	6,649	572	2,719	581	398	975	765
First mortgage debt.....	9,682	7,116	6,549	567	2,566	573	383	932	678
Junior mortgage debt.....	258	105	100	5	153	8	15	43	87

##### Mutual savings bank:

Total debt.....	14,522	8,248	7,128	1,120	6,274	602	407	1,478	3,787
First mortgage debt.....	14,498	8,244	7,127	1,117	6,254	598	407	1,471	3,778
Junior mortgage debt.....	24	4	1	3	20	4	-	7	9

##### Savings and loan association:

Total debt.....	34,941	25,531	22,504	3,027	9,410	2,113	2,645	3,491	1,161
First mortgage debt.....	34,756	25,414	22,400	3,014	9,341	2,113	2,639	3,462	1,128
Junior mortgage debt.....	185	117	104	13	69	-	6	29	33

##### Life insurance company:

Total debt.....	15,504	7,781	7,616	166	7,723	594	87	1,696	5,346
First mortgage debt.....	15,447	7,773	7,609	165	7,674	594	87	1,693	5,299
Junior mortgage debt.....	57	8	7	1	49	-	-	3	47

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## United States, Inside SMSA's, In Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	1,566	1,210	1,119	92	356	74	59	73	150
First mortgage debt.....	1,390	1,087	1,005	82	302	74	47	55	127
Junior mortgage debt.....	176	123	114	10	54	-	12	18	23

##### Federal agency:

Total debt.....	4,307	1,988	1,796	192	2,319	154	92	433	1,639
First mortgage debt.....	4,281	1,971	1,792	179	2,310	154	84	433	1,639
Junior mortgage debt.....	26	17	4	13	9	-	8	-	-

##### Federal National Mortgage Association:

Total debt.....	5,484	4,788	4,412	376	696	342	67	36	250
First mortgage debt.....	5,484	4,788	4,412	376	696	342	67	36	250
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	907	451	445	7	456	97	29	157	173
First mortgage debt.....	645	406	400	6	239	92	23	63	61
Junior mortgage debt.....	262	45	45	1	217	5	6	94	112

##### Individual or individual's estate:

Total debt.....	7,347	3,706	3,002	704	3,642	764	707	1,801	368
First mortgage debt.....	5,814	3,234	2,610	624	2,581	666	565	1,235	114
Junior mortgage debt.....	1,533	472	392	80	1,061	98	142	566	254

##### Other:

Total debt.....	4,876	2,199	2,080	120	2,678	153	95	266	2,165
First mortgage debt.....	4,581	2,087	1,973	114	2,495	152	88	223	2,032
Junior mortgage debt.....	295	112	107	6	183	1	7	43	133

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	53	54	55	45	50	51	50	48	61
Total mortgage debt as percent of value.....	54	55	56	46	52	52	51	52	64

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	67	67	67	70	65	66	62	...	72
Total mortgage debt as percent of value.....	68	68	67	71	67	67	65	...	72

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	61	61	62	58	55	54	...	-	-
Total mortgage debt as percent of value.....	62	62	62	58	56	56	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	45	44	45	38	47	45	48	48	60
Total mortgage debt as percent of value.....	46	45	46	38	49	46	50	52	63

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	53	54	55	45	50	51	50	48	61
Total mortgage debt as percent of value.....	54	55	56	46	52	52	51	52	64

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	49	50	50	40	48	52	40	45	51
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	42	48	52	40	47	55

##### Mutual savings bank:

First mortgage debt as percent of value.....	53	53	55	37	53	62	44	43	59
Total mortgage debt <sup>2</sup> as percent of value.....	54	54	56	37	56	64	46	48	63

##### Savings and loan associations:

First mortgage debt as percent of value.....	52	53	53	47	49	48	51	50	61
Total mortgage debt <sup>2</sup> as percent of value.....	53	54	54	48	51	49	53	55	64

##### Life insurance company:

First mortgage debt as percent of value.....	48	49	49	...	42	38	...	48	61
Total mortgage debt <sup>2</sup> as percent of value.....	49	50	50	...	43	38	...	51	64

##### Mortgage company:

First mortgage debt as percent of value.....	69	79	78	...	56	...	...	...	72
Total mortgage debt <sup>2</sup> as percent of value.....	73	81	80	...	56	...	...	...	75

##### Federal agency:

First mortgage debt as percent of value.....	68	70	70	...	62	...	...	...	82
Total mortgage debt <sup>2</sup> as percent of value.....	69	70	70	...	63	...	...	...	82

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	80	81	80	82	74	...	...	...	88
Total mortgage debt <sup>2</sup> as percent of value.....	80	81	81	82	74	...	...	...	88

##### Real estate or construction company:

First mortgage debt as percent of value.....	67	65	66	...	70	...	...	...	44
Total mortgage debt <sup>2</sup> as percent of value.....	67	65	66	...	70	...	...	...	57

##### Individual or individual's estate:

First mortgage debt as percent of value.....	47	46	47	36	49	49	49	49	48
Total mortgage debt <sup>2</sup> as percent of value.....	48	47	48	37	51	51	50	53	51

##### Other:

First mortgage debt as percent of value.....	50	49	50	37	55	...	...	44	66
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	50	37	56	...	...	45	68

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States, Inside SMSA's, Not In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	10,800,800	9,637,975	9,337,000	300,975	1,162,825	804,000	245,458	103,480	9,887
With first mortgage only.....	10,172,975	9,111,687	8,834,000	277,687	1,061,288	755,000	219,705	78,548	8,035
With junior mortgage.....	627,824	526,288	503,000	23,288	101,536	49,000	25,752	24,932	1,852
FHA-insured first mortgage.....	2,089,892	1,910,995	1,886,000	24,995	178,897	163,000	13,424	1,433	1,040
With first mortgage only.....	2,011,522	1,838,659	1,815,000	23,659	172,863	158,000	12,754	1,076	1,033
With junior mortgage.....	77,369	72,336	71,000	1,336	5,033	4,000	670	356	7
VA-guaranteed first mortgage.....	1,693,370	1,555,474	1,525,000	30,474	137,896	130,000	7,896	-	-
With first mortgage only.....	1,619,692	1,487,796	1,458,000	29,796	131,896	124,000	7,896	-	-
With junior mortgage.....	72,678	66,678	66,000	678	6,000	6,000	-	-	-
Conventional first mortgage.....	7,018,536	6,171,505	5,926,000	245,505	847,031	512,000	224,138	102,047	8,846
With first mortgage only.....	6,540,758	5,784,231	5,560,000	224,231	756,527	473,000	199,055	77,471	7,001
With junior mortgage.....	477,777	387,274	366,000	21,274	90,503	39,000	25,083	24,575	1,845

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	1,661,629	1,488,244	1,448,000	40,244	173,385	117,000	38,993	16,855	537
Mutual savings bank.....	1,809,711	1,688,601	1,630,000	58,601	121,110	90,000	20,829	8,484	1,797
Savings and loan association.....	4,391,573	3,884,235	3,743,000	141,235	507,338	323,000	129,193	52,851	2,294
Life insurance company.....	1,046,804	956,063	949,000	7,063	90,741	74,000	3,372	9,254	4,115
Mortgage company.....	119,658	102,485	99,000	3,485	17,173	14,000	2,800	315	58
Federal agency.....	231,675	191,349	189,000	2,349	40,326	37,000	2,312	460	554
Federal National Mortgage Association.....	448,860	420,659	414,000	6,659	28,201	24,000	4,155	30	16
Real estate or construction company.....	48,396	40,000	40,000	-	8,396	7,000	1,000	307	89
Individual or individual's estate.....	655,497	518,105	487,000	31,105	137,392	85,000	38,644	13,663	85
Other.....	388,994	349,234	339,000	10,234	39,760	34,000	4,159	1,260	341

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	152,931	121,804	117,786	4,018	31,127	8,531	3,749	7,827	11,020
First mortgage debt.....	149,998	120,071	116,174	3,897	29,927	8,316	3,651	7,301	10,659
Junior mortgage debt.....	2,933	1,733	1,612	122	1,199	215	98	526	360

##### Properties with FHA-insured first mortgage:

Total debt.....	28,193	24,400	23,994	406	3,793	1,787	220	219	1,567
First mortgage debt.....	27,959	24,193	23,795	398	3,766	1,777	219	211	1,559
Junior mortgage debt.....	234	207	199	8	26	9	1	8	8

##### Properties with VA-guaranteed first mortgage:

Total debt.....	20,607	19,106	18,723	383	1,500	1,396	103	-	-
First mortgage debt.....	20,419	18,938	18,557	381	1,481	1,377	103	-	-
Junior mortgage debt.....	188	168	166	2	20	20	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	104,131	78,297	75,068	3,229	25,834	5,349	3,426	7,608	9,452
First mortgage debt.....	101,620	76,940	73,822	3,118	24,680	5,162	3,329	7,090	9,100
Junior mortgage debt.....	2,511	1,358	1,246	112	1,153	187	97	517	353

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	152,929	121,803	117,784	4,019	31,126	8,532	3,749	7,827	11,019
First mortgage debt.....	149,997	120,070	116,173	3,897	29,927	8,316	3,651	7,301	10,659
Junior mortgage debt.....	2,932	1,733	1,611	122	1,199	216	98	526	360

##### Commercial bank or trust company:

Total debt.....	21,095	17,729	17,316	412	3,367	1,315	504	897	653
First mortgage debt.....	20,820	17,559	17,165	394	3,261	1,291	493	843	635
Junior mortgage debt.....	275	169	151	18	106	24	11	54	18

##### Mutual savings bank:

Total debt.....	24,322	20,575	19,846	729	3,747	1,041	293	709	1,704
First mortgage debt.....	24,276	20,535	19,806	729	3,741	1,041	293	709	1,698
Junior mortgage debt.....	46	40	40	-	6	-	-	-	6

##### Savings and loan association:

Total debt.....	62,905	51,668	49,591	2,077	11,239	3,545	2,034	3,800	1,859
First mortgage debt.....	62,641	51,466	49,416	2,050	11,176	3,531	2,023	3,774	1,848
Junior mortgage debt.....	264	202	175	27	63	14	11	26	11

##### Life insurance company:

Total debt.....	18,265	11,533	11,463	70	6,732	675	44	1,034	4,980
First mortgage debt.....	18,216	11,511	11,441	70	6,705	675	44	1,029	4,957
Junior mortgage debt.....	49	22	22	-	27	-	-	5	23

<sup>1</sup>In millions of dollars.

# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## United States, Inside SMSA's, Not In Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Total debt.....	1,881	1,449	1,372	76	433	163	78	72	120
First mortgage debt.....	1,698	1,334	1,272	62	364	157	68	54	86
Junior mortgage debt.....	183	115	100	14	69	6	10	18	34
Federal agency:									
Total debt.....	3,519	2,234	2,187	47	1,286	359	23	148	756
First mortgage debt.....	3,494	2,212	2,165	47	1,283	359	23	145	756
Junior mortgage debt.....	25	22	22	-	3	-	-	3	-
Federal National Mortgage Association:									
Total debt.....	6,396	5,959	5,836	123	437	317	71	14	34
First mortgage debt.....	6,396	5,959	5,836	123	437	317	71	14	34
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	892	560	554	6	331	48	41	75	167
First mortgage debt.....	615	418	418	-	196	35	34	29	98
Junior mortgage debt.....	277	142	136	6	135	13	7	46	69
Individual or individual's estate:									
Total debt.....	8,232	5,844	5,472	371	2,388	725	599	891	172
First mortgage debt.....	6,808	5,062	4,736	325	1,746	599	547	570	29
Junior mortgage debt.....	1,424	782	736	46	642	126	52	321	143
Other:									
Total debt.....	5,420	4,255	4,148	107	1,164	344	62	186	573
First mortgage debt.....	5,032	4,014	3,918	96	1,017	311	55	134	518
Junior mortgage debt.....	388	241	230	11	147	33	7	52	55

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	51	50	50	44	54	55	52	50	66
Total mortgage debt as percent of value.....	51	51	51	44	55	56	54	54	69
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	63	63	63	71	64	64	...	...	77
Total mortgage debt as percent of value.....	64	64	64	71	65	65	...	...	77
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	56	56	56	52	59	60	...	-	-
Total mortgage debt as percent of value.....	56	56	56	52	60	60	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	46	45	45	41	51	51	51	50	65
Total mortgage debt as percent of value.....	46	46	46	41	52	51	53	54	68

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	51	50	50	44	54	55	52	50	66
Total mortgage debt as percent of value.....	51	51	51	44	55	56	54	54	69
Commercial bank or trust company:									
First mortgage debt as percent of value.....	44	43	44	33	48	51	47	40	66
Total mortgage debt <sup>2</sup> as percent of value.....	44	44	44	33	49	51	47	44	68
Mutual savings bank:									
First mortgage debt as percent of value.....	50	49	49	43	62	64	51	48	65
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	50	44	63	64	52	53	69
Savings and loan associations:									
First mortgage debt as percent of value.....	52	51	52	47	53	53	52	52	64
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	47	54	54	54	56	67
Life insurance company:									
First mortgage debt as percent of value.....	45	45	45	...	53	54	...	49	64
Total mortgage debt <sup>2</sup> as percent of value.....	46	45	45	...	55	54	...	54	67
Mortgage company:									
First mortgage debt as percent of value.....	76	80	80	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	81	80	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	68	68	68	...	64	65	...	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	68	68	68	...	65	67	...	...	84
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	77	77	77	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	78	78	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	51	54	54	-	45	...	...	...	82
Total mortgage debt <sup>2</sup> as percent of value.....	56	59	59	-	45	...	...	...	82
Individual or individual's estate:									
First mortgage debt as percent of value.....	48	47	47	38	50	48	53	53	65
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	49	42	52	50	55	55	68
Other:									
First mortgage debt as percent of value.....	50	49	49	...	58	...	...	...	71
Total mortgage debt <sup>2</sup> as percent of value.....	51	49	49	...	58	...	...	...	72

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States, Outside SMSA's, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	5,564,485	4,700,052	4,532,000	168,052	864,433	671,000	152,819	39,237	1,377
With first mortgage only.....	5,335,341	4,492,609	4,333,000	159,609	842,732	660,000	145,883	35,734	1,115
With junior mortgage.....	228,144	207,443	199,000	8,443	20,701	10,000	6,936	3,503	262
FHA-insured first mortgage.....	674,041	585,686	572,000	13,686	88,355	79,000	8,671	527	157
With first mortgage only.....	651,881	565,907	553,000	12,907	85,974	77,000	8,298	527	149
With junior mortgage.....	22,160	19,779	19,000	779	2,381	2,000	373	-	8
VA-guaranteed first mortgage.....	415,292	364,529	356,000	8,529	50,763	49,000	1,763	-	-
With first mortgage only.....	397,842	347,079	340,000	7,079	50,763	49,000	1,763	-	-
With junior mortgage.....	17,450	17,450	16,000	1,450	-	-	-	-	-
Conventional first mortgage.....	4,475,152	3,749,837	3,604,000	145,837	725,315	543,000	142,385	38,711	1,219
With first mortgage only.....	4,286,618	3,579,623	3,440,000	139,623	706,995	535,000	135,822	35,207	966
With junior mortgage.....	188,533	170,214	164,000	6,214	18,319	8,000	6,563	3,503	253

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	1,306,118	1,111,179	1,067,000	44,179	194,939	145,000	38,841	11,054	44
Mutual savings bank.....	457,043	404,203	379,000	25,203	52,840	40,000	10,392	2,224	224
Savings and loan association.....	2,066,070	1,734,805	1,678,000	56,805	331,265	250,000	68,035	12,965	265
Life insurance company.....	297,699	260,105	256,000	4,105	37,594	31,000	3,271	2,646	677
Mortgage company.....	83,193	70,967	69,000	1,967	12,226	12,000	-	217	9
Federal agency.....	389,571	346,469	342,000	4,469	43,102	40,000	1,802	1,174	126
Federal National Mortgage Association.....	145,502	126,453	124,000	2,453	19,049	18,000	1,049	-	-
Real estate or construction company.....	28,089	22,000	22,000	-	6,089	6,000	-	74	15
Individual or individual's estate.....	615,054	467,297	447,000	20,297	147,757	116,000	23,726	8,030	1
Other.....	174,145	156,574	148,000	8,574	17,571	11,000	5,702	854	15

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	50,948	42,123	40,541	1,583	8,825	4,586	1,455	1,567	1,217
First mortgage debt.....	50,029	41,392	39,834	1,558	8,638	4,553	1,433	1,482	1,170
Junior mortgage debt.....	919	732	707	25	187	33	22	85	47

##### Properties with FHA-insured first mortgage:

Total debt.....	7,317	6,305	6,052	253	1,012	709	106	34	162
First mortgage debt.....	7,239	6,236	5,984	252	1,003	705	105	34	159
Junior mortgage debt.....	78	69	68	1	9	4	1	-	3

##### Properties with VA-guaranteed first mortgage:

Total debt.....	4,143	3,767	3,688	79	375	361	14	-	-
First mortgage debt.....	4,112	3,736	3,659	77	375	361	14	-	-
Junior mortgage debt.....	31	31	29	2	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	39,488	32,050	30,800	1,250	7,437	3,516	1,334	1,533	1,055
First mortgage debt.....	38,678	31,419	30,190	1,229	7,259	3,487	1,313	1,448	1,011
Junior mortgage debt.....	809	631	610	21	178	29	21	85	43

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	50,948	42,122	40,540	1,583	8,825	4,586	1,455	1,567	1,217
First mortgage debt.....	50,029	41,391	39,833	1,558	8,638	4,553	1,433	1,482	1,170
Junior mortgage debt.....	919	731	707	25	187	33	22	85	47

##### Commercial bank or trust company:

Total debt.....	10,361	8,672	8,330	342	1,689	1,034	292	334	29
First mortgage debt.....	10,103	8,485	8,146	339	1,619	1,008	288	296	26
Junior mortgage debt.....	258	187	184	3	70	26	4	38	3

##### Mutual savings bank:

Total debt.....	5,492	4,671	4,469	202	821	335	126	122	238
First mortgage debt.....	5,444	4,631	4,429	202	813	333	126	122	232
Junior mortgage debt.....	48	40	40	-	8	2	-	-	6

##### Savings and loan association:

Total debt.....	19,396	16,320	15,801	519	3,075	1,634	652	566	223
First mortgage debt.....	19,261	16,196	15,678	518	3,064	1,634	650	557	223
Junior mortgage debt.....	135	124	123	1	11	-	2	9	-

##### Life insurance company:

Total debt.....	3,569	2,541	2,486	55	1,029	232	29	264	503
First mortgage debt.....	3,564	2,541	2,486	55	1,024	232	29	259	503
Junior mortgage debt.....	5	-	-	-	5	-	-	5	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States, Outside SMSA's, Total

United States,Outside SMSA's. Total	All residential properties	Homeowner properties			Rental and vacant properties					
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units	
OUTSTANDING MORTGAGE DEBT--Continued										
Type of Holder--Continued										
Mortgage company:										
Total debt.....	530	434	425	9	96	86	-	1	9	
First mortgage debt.....	500	411	407	4	89	86	-	-	3	
Junior mortgage debt.....	30	23	18	5	7	-	-	1	6	
Federal agency:										
Total debt.....	3,708	3,111	3,036	75	596	340	32	83	141	
First mortgage debt.....	3,683	3,096	3,021	75	587	340	24	82	141	
Junior mortgage debt.....	25	15	15	-	9	-	8	1	-	
Federal National Mortgage Association:										
Total debt.....	1,807	1,663	1,576	86	145	133	12	-	-	
First mortgage debt.....	1,807	1,663	1,576	86	145	133	12	-	-	
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-	
Real estate or construction company:										
Total debt.....	289	238	238	-	51	32	-	10	8	
First mortgage debt.....	263	215	215	-	48	32	-	10	6	
Junior mortgage debt.....	26	23	23	-	3	-	-	-	2	
Individual or individual's estate:										
Total debt.....	4,042	3,028	2,846	183	1,013	621	196	173	23	
First mortgage debt.....	3,764	2,805	2,634	172	959	621	189	148	1	
Junior mortgage debt.....	278	223	212	11	54	-	7	25	22	
Other:										
Total debt.....	1,752	1,444	1,331	112	308	137	115	12	44	
First mortgage debt.....	1,639	1,349	1,241	107	291	132	115	8	36	
Junior mortgage debt.....	113	95	90	5	17	5	-	4	8	
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE										
Government Insurance Status										
All mortgaged properties:										
First mortgage debt as percent of value.....	49	49	49	40	50	52	46	43	67	
Total mortgage debt as percent of value.....	50	50	50	41	51	52	46	45	71	
Properties with FHA-insured first mortgages:										
First mortgage debt as percent of value.....	64	64	64	...	64	64	...	...	87	
Total mortgage debt as percent of value.....	65	65	65	...	64	64	...	...	87	
Properties with VA-guaranteed first mortgages:										
First mortgage debt as percent of value.....	56	57	57	...	48	49	...	-	-	
Total mortgage debt as percent of value.....	57	58	58	...	48	49	...	-	-	
Properties with conventional first mortgages:										
First mortgage debt as percent of value.....	46	45	46	38	48	50	45	43	65	
Total mortgage debt as percent of value.....	47	46	47	38	49	50	46	45	69	
Type of First Mortgage Holder										
All types of first mortgage holders:										
First mortgage debt as percent of value.....	49	49	49	40	50	52	46	42	67	
Total mortgage debt as percent of value.....	50	50	50	41	51	52	46	45	71	
Commercial bank or trust company:										
First mortgage debt as percent of value.....	39	38	38	38	46	47	45	35	...	
Total mortgage debt <sup>2</sup> as percent of value.....	39	39	39	38	46	47	45	36	...	
Mutual savings bank:										
First mortgage debt as percent of value.....	52	52	53	38	51	54	...	...	66	
Total mortgage debt <sup>2</sup> as percent of value.....	54	54	55	40	51	54	...	...	71	
Savings and loan associations:										
First mortgage debt as percent of value.....	49	49	49	40	50	51	44	45	71	
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	40	51	52	45	47	72	
Life insurance company:										
First mortgage debt as percent of value.....	46	47	47	...	44	...	...	...	65	
Total mortgage debt <sup>2</sup> as percent of value.....	47	47	47	...	44	...	...	...	69	
Mortgage company:										
First mortgage debt as percent of value.....	51	49	50	...	...	...	-	...	...	
Total mortgage debt <sup>2</sup> as percent of value.....	51	49	50	...	...	...	-	...	...	
Federal agency:										
First mortgage debt as percent of value.....	66	66	66	...	68	67	...	...	84	
Total mortgage debt <sup>2</sup> as percent of value.....	66	66	66	...	68	67	...	...	84	
Federal National Mortgage Association:										
First mortgage debt as percent of value.....	79	81	81	...	...	...	...	-	-	
Total mortgage debt <sup>2</sup> as percent of value.....	80	81	82	...	...	...	...	-	-	
Real estate or construction company:										
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	...	-	
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	...	-	
Individual or individual's estate:										
First mortgage debt as percent of value.....	50	50	50	44	49	50	47	43	...	
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	50	45	49	50	47	46	...	
Other:										
First mortgage debt as percent of value.....	49	48	48	...	...	...	...	...	...	
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	50	...	...	...	...	...	...	

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
NUMBER OF MORTGAGED PROPERTIES									
Government Insurance Status									
All properties.....	5,296,346	4,807,325	4,337,000	470,325	489,021	180,000	201,745	95,458	11,818
With first mortgage only.....	5,129,216	4,675,410	4,222,000	453,410	453,806	176,000	190,755	77,527	9,524
With junior mortgage.....	167,131	131,915	115,000	16,915	35,216	4,000	10,990	17,932	2,294
FHA-insured first mortgage.....	758,641	719,428	658,000	61,428	39,213	20,000	16,206	1,873	1,134
With first mortgage only.....	744,808	705,905	647,000	58,905	38,903	20,000	16,206	1,592	1,105
With junior mortgage.....	13,833	13,523	11,000	2,523	310	-	-	281	29
VA-guaranteed first mortgage.....	720,832	699,422	644,000	55,422	21,410	8,000	13,410	-	-
With first mortgage only.....	704,481	683,751	629,000	54,751	20,730	8,000	12,730	-	-
With junior mortgage.....	16,351	15,670	15,000	670	681	-	681	-	-
Conventional first mortgage.....	3,816,875	3,388,475	3,035,000	353,475	428,400	152,000	172,129	93,586	10,685
With first mortgage only.....	3,679,929	3,285,754	2,946,000	339,754	394,175	148,000	161,820	75,935	8,420
With junior mortgage.....	136,946	102,721	89,000	13,721	34,225	4,000	10,309	17,651	2,265
Type of Mortgage Holder									
Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	925,914	843,909	790,000	53,909	82,005	41,000	29,850	10,875	280
Mutual savings bank.....	1,954,299	1,794,252	1,616,000	178,252	160,047	53,000	64,093	35,319	7,635
Savings and loan association.....	1,693,984	1,549,998	1,386,000	163,998	143,986	54,000	68,417	20,602	967
Life insurance company.....	148,995	140,048	135,000	5,048	8,947	4,000	1,210	2,267	1,470
Mortgage company.....	36,672	32,469	29,000	3,469	4,203	1,000	2,727	379	97
Federal agency.....	81,952	77,013	69,000	8,013	4,939	1,000	2,741	870	328
Federal National Mortgage Association.....	75,682	73,871	64,000	9,871	1,811	-	1,789	-	22
Real estate or construction company.....	15,949	10,000	10,000	-	5,949	4,000	1,021	819	109
Individual or individual's estate.....	244,008	183,794	150,000	32,794	60,214	16,000	23,752	20,136	326
Other.....	117,892	102,970	88,000	14,970	14,922	4,000	6,146	4,190	586
OUTSTANDING MORTGAGE DEBT <sup>1</sup>									
Government Insurance Status									
All mortgaged properties:									
Total debt.....	71,557	51,700	46,308	5,392	19,858	1,655	2,211	4,888	11,104
First mortgage debt.....	70,002	51,153	45,851	5,301	18,850	1,647	2,133	4,498	10,572
Junior mortgage debt.....	1,555	547	457	91	1,008	9	78	390	532
Properties with FHA-insured first mortgage:									
Total debt.....	11,652	8,442	7,463	979	3,209	234	203	407	2,365
First mortgage debt.....	11,599	8,410	7,443	967	3,189	234	203	406	2,347
Junior mortgage debt.....	53	32	20	12	21	-	-	2	19
Properties with VA-guaranteed first mortgage:									
Total debt.....	6,739	6,541	5,877	664	199	57	141	-	-
First mortgage debt.....	6,691	6,496	5,834	662	195	57	137	-	-
Junior mortgage debt.....	49	45	43	1	4	-	4	-	-
Properties with conventional first mortgage:									
Total debt.....	53,167	36,717	32,968	3,750	16,449	1,364	1,866	4,481	8,738
First mortgage debt.....	51,713	36,246	32,574	3,672	15,466	1,359	1,793	4,092	8,225
Junior mortgage debt.....	1,454	471	393	77	983	9	74	388	513
Type of Mortgage Holder									
All types of holders:									
Total debt.....	71,557	51,700	46,308	5,392	19,858	1,656	2,211	4,888	11,104
First mortgage debt.....	70,002	51,152	45,851	5,301	18,850	1,647	2,133	4,498	10,572
Junior mortgage debt.....	1,555	548	457	91	1,008	9	78	390	532
Commercial bank or trust company:									
Total debt.....	9,874	8,435	7,906	529	1,439	401	319	341	378
First mortgage debt.....	9,781	8,398	7,870	528	1,383	401	308	323	351
Junior mortgage debt.....	93	37	36	1	56	-	11	18	27
Mutual savings bank:									
Total debt.....	28,115	19,943	18,015	1,927	8,172	515	703	2,030	4,923
First mortgage debt.....	28,018	19,872	17,945	1,926	8,146	513	703	2,024	4,906
Junior mortgage debt.....	97	71	70	1	26	2	-	6	17
Savings and loan association:									
Total debt.....	19,348	16,624	14,655	1,970	2,722	445	776	851	651
First mortgage debt.....	19,254	16,538	14,581	1,958	2,715	445	771	851	648
Junior mortgage debt.....	94	86	74	12	7	-	5	-	3
Life insurance company:									
Total debt.....	3,577	1,370	1,320	49	2,207	49	8	257	1,894
First mortgage debt.....	3,543	1,365	1,315	49	2,178	49	8	257	1,865
Junior mortgage debt.....	34	5	5	-	29	-	-	-	29

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast, Total	All residential properties	Homeowner properties			Rental and vacant properties					
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units	
OUTSTANDING MORTGAGE DEBT--Continued										
Type of Holder--Continued										
Mortgage company:										
Total debt.....	689	487	425	63	202	4	35	24	139	
First mortgage debt.....	574	429	382	47	145	4	35	7	99	
Junior mortgage debt.....	115	58	43	16	57	-	-	17	40	
Federal agency:										
Total debt.....	2,199	1,017	849	168	1,181	13	32	380	756	
First mortgage debt.....	2,194	1,017	849	168	1,176	13	32	377	754	
Junior mortgage debt.....	5	-	-	-	5	-	-	3	2	
Federal National Mortgage Association:										
Total debt.....	1,065	989	808	181	76	-	22	-	54	
First mortgage debt.....	1,065	989	808	181	76	-	22	-	54	
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-	
Real estate or construction company:										
Total debt.....	342	94	94	-	249	17	9	94	129	
First mortgage debt.....	185	88	88	-	97	17	7	32	41	
Junior mortgage debt.....	157	6	6	-	152	-	2	62	88	
Individual or individual's estate:										
Total debt.....	3,146	1,743	1,362	380	1,405	201	246	687	271	
First mortgage debt.....	2,380	1,504	1,178	326	876	195	185	447	49	
Junior mortgage debt.....	766	239	184	54	529	6	61	240	222	
Other:										
Total debt.....	3,203	997	872	123	2,206	10	63	223	1,910	
First mortgage debt.....	3,009	952	834	117	2,057	10	63	179	1,805	
Junior mortgage debt.....	194	45	38	6	149	-	-	44	105	
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE										
Government Insurance Status										
All mortgaged properties:										
First mortgage debt as percent of value.....	42	42	42	38	46	50	43	42	61	
Total mortgage debt as percent of value.....	42	42	42	38	48	51	44	46	65	
Properties with FHA-insured first mortgages:										
First mortgage debt as percent of value.....	60	60	59	66	63	...	64	...	73	
Total mortgage debt as percent of value.....	60	60	59	66	63	...	64	...	74	
Properties with VA-guaranteed first mortgages:										
First mortgage debt as percent of value.....	39	39	38	46	...	...	...	-	-	
Total mortgage debt as percent of value.....	39	39	39	46	...	...	...	-	-	
Properties with conventional first mortgages:										
First mortgage debt as percent of value.....	39	38	39	33	44	48	42	43	59	
Total mortgage debt as percent of value.....	39	39	39	33	46	49	43	47	64	
Type of First Mortgage Holder										
All types of first mortgage holders:										
First mortgage debt as percent of value.....	42	42	42	38	46	50	43	42	61	
Total mortgage debt as percent of value.....	42	42	42	38	48	51	44	46	65	
Commercial bank or trust company:										
First mortgage debt as percent of value.....	39	38	38	36	51	59	43	49	55	
Total mortgage debt <sup>2</sup> as percent of value.....	39	38	39	36	52	59	43	50	59	
Mutual savings bank:										
First mortgage debt as percent of value.....	43	42	43	39	46	50	43	43	60	
Total mortgage debt <sup>2</sup> as percent of value.....	43	43	43	40	48	50	45	47	65	
Savings and loan associations:										
First mortgage debt as percent of value.....	41	40	41	36	45	47	42	42	65	
Total mortgage debt <sup>2</sup> as percent of value.....	41	41	41	36	45	47	43	44	68	
Life insurance company:										
First mortgage debt as percent of value.....	39	38	38	...	57	...	...	...	55	
Total mortgage debt <sup>2</sup> as percent of value.....	40	38	38	...	59	...	...	...	57	
Mortgage company:										
First mortgage debt as percent of value.....	84	...	...	...	62	...	...	...	73	
Total mortgage debt <sup>2</sup> as percent of value.....	84	...	...	...	63	...	...	...	75	
Federal agency:										
First mortgage debt as percent of value.....	69	70	69	...	65	...	...	...	83	
Total mortgage debt <sup>2</sup> as percent of value.....	69	70	69	...	65	...	...	...	83	
Federal National Mortgage Association:										
First mortgage debt as percent of value.....	78	77	77	...	...	-	...	-	...	
Total mortgage debt <sup>2</sup> as percent of value.....	78	77	77	...	...	-	...	-	...	
Real estate or construction company:										
First mortgage debt as percent of value.....	46	...	...	-	38	...	...	...	24	
Total mortgage debt <sup>2</sup> as percent of value.....	46	...	...	-	38	...	...	...	52	
Individual or individual's estate:										
First mortgage debt as percent of value.....	37	37	38	32	38	...	37	36	35	
Total mortgage debt <sup>2</sup> as percent of value.....	38	37	38	32	39	...	37	41	37	
Other:										
First mortgage debt as percent of value.....	38	37	38	...	44	...	...	43	68	
Total mortgage debt <sup>2</sup> as percent of value.....	38	37	38	...	45	...	...	44	70	

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Northeast, Inside SMSA's, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	4,196,501	3,815,547	3,410,000	405,547	380,954	117,000	165,947	86,701	11,306
With first mortgage only.....	4,073,014	3,723,302	3,334,000	389,302	349,712	115,000	156,629	68,961	9,122
With junior mortgage.....	125,486	93,244	77,000	16,244	32,242	3,000	9,318	17,740	2,184
FHA-insured first mortgage.....	646,464	615,275	559,000	56,275	31,189	13,000	15,277	1,811	1,101
With first mortgage only.....	634,632	603,752	550,000	53,752	30,880	13,000	15,277	1,530	1,073
With junior mortgage.....	12,832	12,523	10,000	2,523	309	-	-	281	28
VA-guaranteed first mortgage.....	613,450	596,452	548,000	48,452	16,998	4,000	12,998	-	-
With first mortgage only.....	601,770	585,452	537,000	48,452	16,318	4,000	12,318	-	-
With junior mortgage.....	11,681	11,000	11,000	-	681	-	681	-	-
Conventional first mortgage.....	2,936,588	2,603,820	2,303,000	300,820	332,768	100,000	137,672	84,890	10,206
With first mortgage only.....	2,834,614	2,533,099	2,246,000	287,099	301,515	97,000	129,035	67,430	8,050
With junior mortgage.....	100,973	69,721	56,000	13,721	31,252	3,000	8,637	17,459	2,156

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	613,758	564,936	526,000	38,936	48,822	22,000	19,467	7,088	267
Mutual savings bank.....	1,618,861	1,491,387	1,336,000	155,387	127,474	32,000	54,759	33,285	7,430
Savings and loan association.....	1,392,408	1,275,421	1,128,000	147,421	116,987	39,000	57,432	19,704	851
Life insurance company.....	127,068	118,377	114,000	4,377	8,691	4,000	1,210	2,127	1,354
Mortgage company.....	32,977	28,779	26,000	2,779	4,198	1,000	2,727	379	92
Federal agency.....	54,017	49,677	43,000	6,677	4,340	1,000	2,431	623	286
Federal National Mortgage Association.....	71,014	69,203	60,000	9,203	1,811	-	1,789	-	22
Real estate or construction company.....	9,875	5,000	5,000	-	4,875	3,000	1,021	745	109
Individual or individual's estate.....	179,332	129,826	102,000	27,826	49,506	11,000	19,376	18,805	325
Other.....	96,190	81,940	69,000	12,940	14,250	4,000	5,735	3,944	571

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	59,865	41,780	36,904	4,876	18,086	1,108	1,881	4,596	10,501
First mortgage debt.....	58,524	41,398	36,611	4,786	17,126	1,102	1,809	4,222	9,994
Junior mortgage debt.....	1,342	382	293	90	960	6	71	374	508

##### Properties with FHA-insured first mortgage:

Total debt.....	10,288	7,241	6,330	911	3,047	140	195	403	2,309
First mortgage debt.....	10,240	7,213	6,314	899	3,027	140	195	402	2,290
Junior mortgage debt.....	48	27	15	12	20	-	-	2	19

##### Properties with VA-guaranteed first mortgage:

Total debt.....	5,669	5,509	4,901	608	160	20	140	-	-
First mortgage debt.....	5,632	5,476	4,867	608	156	20	136	-	-
Junior mortgage debt.....	37	33	33	-	4	-	4	-	-

##### Properties with conventional first mortgage:

Total debt.....	43,908	29,030	25,673	3,356	14,878	948	1,545	4,192	8,193
First mortgage debt.....	42,652	28,709	25,429	3,279	13,943	942	1,478	3,820	7,703
Junior mortgage debt.....	1,256	321	244	77	935	6	67	372	489

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	59,865	41,779	36,903	4,875	18,085	1,108	1,880	4,596	10,502
First mortgage debt.....	58,523	41,397	36,611	4,786	17,126	1,102	1,809	4,222	9,994
Junior mortgage debt.....	1,342	382	292	89	959	6	71	374	508

##### Commercial bank or trust company:

Total debt.....	7,294	6,222	5,802	420	1,072	232	221	261	358
First mortgage debt.....	7,221	6,193	5,774	419	1,028	232	213	251	333
Junior mortgage debt.....	73	29	28	1	44	-	8	10	25

##### Mutual savings bank:

Total debt.....	24,119	16,518	14,766	1,752	7,600	347	606	1,948	4,699
First mortgage debt.....	24,068	16,485	14,734	1,751	7,582	347	606	1,942	4,687
Junior mortgage debt.....	51	33	32	1	18	-	-	6	12

##### Savings and loan association:

Total debt.....	16,033	13,700	11,847	1,853	2,333	343	673	778	540
First mortgage debt.....	15,978	13,650	11,809	1,841	2,328	343	671	778	537
Junior mortgage debt.....	55	50	38	12	5	-	2	-	3

##### Life insurance company:

Total debt.....	3,195	1,128	1,080	48	2,067	49	8	251	1,759
First mortgage debt.....	3,161	1,123	1,075	48	2,038	49	8	251	1,730
Junior mortgage debt.....	34	5	5	-	29	-	-	-	29

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Northeast, Inside SMSA's, Total

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	647	454	393	60	193	4	35	24	130
First mortgage debt.....	545	403	356	46	142	4	35	7	96
Junior mortgage debt.....	102	51	37	14	51	-	-	17	34

##### Federal agency:

Total debt.....	1,787	675	540	135	1,113	13	31	370	698
First mortgage debt.....	1,784	675	540	135	1,110	13	31	367	698
Junior mortgage debt.....	3	-	-	-	3	-	-	3	-

##### Federal National Mortgage Association:

Total debt.....	986	910	739	172	76	-	22	-	54
First mortgage debt.....	986	910	739	172	76	-	22	-	54
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	309	75	75	-	235	14	9	85	127
First mortgage debt.....	154	69	69	-	85	14	7	23	41
Junior mortgage debt.....	155	6	6	-	150	-	2	62	86

##### Individual or individual's estate:

Total debt.....	2,553	1,311	985	325	1,241	96	221	659	265
First mortgage debt.....	1,846	1,123	852	271	723	90	161	424	48
Junior mortgage debt.....	707	188	133	54	518	6	60	235	217

##### Other:

Total debt.....	2,942	787	676	109	2,155	10	56	218	1,870
First mortgage debt.....	2,780	767	663	103	2,013	10	56	177	1,769
Junior mortgage debt.....	162	20	13	6	142	-	-	41	101

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	42	41	42	38	47	52	43	43	60
Total mortgage debt as percent of value.....	42	42	42	39	48	53	44	47	64

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	60	60	59	66	60	...	...	...	73
Total mortgage debt as percent of value.....	60	60	59	66	60	...	...	...	73

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	37	37	36	47	...	...	...	-	-
Total mortgage debt as percent of value.....	38	37	37	47	...	...	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	39	38	39	33	45	52	42	43	59
Total mortgage debt as percent of value.....	39	38	39	33	47	52	43	47	63

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	42	41	42	38	47	52	43	43	60
Total mortgage debt as percent of value.....	42	42	42	39	48	53	44	47	64

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	40	40	40	38	48	...	39	52	56
Total mortgage debt <sup>2</sup> as percent of value.....	41	40	40	38	49	...	39	57	60

##### Mutual savings bank:

First mortgage debt as percent of value.....	42	41	41	39	48	...	43	43	60
Total mortgage debt <sup>2</sup> as percent of value.....	42	41	42	40	50	...	45	47	64

##### Savings and loan associations:

First mortgage debt as percent of value.....	40	40	40	37	46	51	43	41	64
Total mortgage debt <sup>2</sup> as percent of value.....	41	40	41	37	47	51	44	44	65

##### Life insurance company:

First mortgage debt as percent of value.....	38	36	36	...	58	...	...	...	54
Total mortgage debt <sup>2</sup> as percent of value.....	39	37	37	...	58	...	...	...	57

##### Mortgage company:

First mortgage debt as percent of value.....	86	...	...	...	62	...	...	...	74
Total mortgage debt <sup>2</sup> as percent of value.....	86	...	...	...	63	...	...	...	75

##### Federal agency:

First mortgage debt as percent of value.....	73	73	74	...	65	...	...	...	82
Total mortgage debt <sup>2</sup> as percent of value.....	73	73	74	...	65	...	...	...	82

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	77	77	77	...	...	-	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	77	77	...	...	-	...	-	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	52	...	...	-	43	...	...	...	24
Total mortgage debt <sup>2</sup> as percent of value.....	52	...	...	-	43	...	...	...	52

##### Individual or individual's estate:

First mortgage debt as percent of value.....	37	38	41	29	36	...	35	36	35
Total mortgage debt <sup>2</sup> as percent of value.....	38	38	41	30	37	...	35	42	37

##### Other:

First mortgage debt as percent of value.....	40	39	40	...	43	...	...	44	69
Total mortgage debt <sup>2</sup> as percent of value.....	40	39	40	...	44	...	...	45	70

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Northeast, Inside SMSA's, In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,259,139	1,052,004	803,000	249,004	207,135	34,000	100,283	64,389	8,463
With first mortgage only.....	1,208,123	1,022,989	785,000	237,989	185,134	33,000	94,379	50,920	6,835
With junior mortgage.....	51,017	29,015	18,000	11,015	22,002	1,000	5,905	13,469	1,628
FHA-insured first mortgage.....	239,352	220,970	180,000	40,970	18,382	2,000	14,183	1,337	862
With first mortgage only.....	235,205	217,127	178,000	39,127	18,078	2,000	14,183	1,056	839
With junior mortgage.....	5,147	4,843	3,000	1,843	304	-	-	281	23
VA-guaranteed first mortgage.....	162,397	153,607	126,000	27,607	8,790	3,000	5,790	-	-
With first mortgage only.....	159,717	151,607	124,000	27,607	8,110	3,000	5,110	-	-
With junior mortgage.....	2,681	2,000	2,000	-	681	-	681	-	-
Conventional first mortgage.....	857,391	677,427	497,000	180,427	179,964	29,000	80,310	63,053	7,601
With first mortgage only.....	814,201	655,255	484,000	171,255	158,946	28,000	75,086	49,864	5,996
With junior mortgage.....	43,190	22,172	13,000	9,172	21,018	1,000	5,224	13,189	1,605

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	114,525	100,001	84,000	16,001	14,524	4,000	7,592	2,738	194
Mutual savings bank.....	490,829	418,231	318,000	100,231	72,598	4,000	36,041	26,622	5,935
Savings and loan association.....	412,346	350,171	261,000	89,171	62,175	17,000	32,238	12,522	415
Life insurance company.....	23,549	20,903	19,000	1,903	2,646	-	553	1,374	719
Mortgage company.....	20,495	16,326	14,000	2,326	4,169	1,000	2,727	379	63
Federal agency.....	26,918	23,905	18,000	5,905	3,013	-	2,431	355	227
Federal National Mortgage Association.....	34,453	33,297	26,000	7,297	1,156	-	1,134	-	22
Real estate or construction company.....	3,853	1,000	1,000	-	2,853	1,000	1,021	745	87
Individual or individual's estate.....	86,679	53,031	35,000	18,031	33,648	4,000	13,250	16,093	305
Other.....	45,489	35,138	27,000	8,138	10,351	3,000	3,296	3,561	494

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	22,618	10,578	7,556	3,023	12,040	184	1,048	3,132	7,676
First mortgage debt.....	21,744	10,443	7,477	2,966	11,301	178	985	2,851	7,288
Junior mortgage debt.....	874	135	78	57	738	6	63	281	388

##### Properties with FHA-insured first mortgage:

Total debt.....	5,004	2,555	1,894	661	2,449	14	174	362	1,899
First mortgage debt.....	4,981	2,545	1,889	656	2,436	14	174	361	1,888
Junior mortgage debt.....	23	10	5	5	13	-	-	2	11

##### Properties with VA-guaranteed first mortgage:

Total debt.....	1,472	1,402	1,042	360	70	16	54	-	-
First mortgage debt.....	1,451	1,385	1,025	360	66	16	50	-	-
Junior mortgage debt.....	21	17	17	-	4	-	4	-	-

##### Properties with conventional first mortgage:

Total debt.....	16,142	6,621	4,619	2,002	9,521	155	819	2,769	5,778
First mortgage debt.....	15,313	6,513	4,563	1,950	8,799	148	760	2,490	5,401
Junior mortgage debt.....	829	108	56	51	721	6	59	279	377

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	22,618	10,578	7,555	3,023	12,040	184	1,048	3,133	7,676
First mortgage debt.....	21,744	10,443	7,477	2,966	11,301	178	985	2,851	7,288
Junior mortgage debt.....	874	135	78	57	739	6	63	282	388

##### Commercial bank or trust company:

Total debt.....	1,452	1,010	817	194	442	18	67	70	286
First mortgage debt.....	1,414	1,006	813	193	408	18	59	67	264
Junior mortgage debt.....	38	4	4	1	34	-	8	3	22

##### Mutual savings bank:

Total debt.....	9,275	4,154	3,079	1,074	5,121	16	353	1,372	3,380
First mortgage debt.....	9,258	4,152	3,078	1,073	5,106	16	353	1,366	3,371
Junior mortgage debt.....	17	2	1	1	15	-	-	6	9

##### Savings and loan association:

Total debt.....	4,425	3,362	2,218	1,145	1,063	74	352	416	221
First mortgage debt.....	4,388	3,328	2,188	1,141	1,060	74	350	416	220
Junior mortgage debt.....	37	34	30	4	3	-	2	-	1

##### Life insurance company:

Total debt.....	1,420	188	155	33	1,232	-	1	168	1,062
First mortgage debt.....	1,391	188	155	33	1,203	-	1	168	1,033
Junior mortgage debt.....	29	-	-	-	29	-	-	-	29

<sup>1</sup>In millions of dollars.

# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Northeast, Inside SMSA's, In Central Cities	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	400	275	233	41	125	4	35	20	66
First mortgage debt.....	352	252	216	35	100	4	35	7	54
Junior mortgage debt.....	48	23	17	6	25	-	-	13	12
Federal agency:									
Total debt.....	1,327	353	237	116	974	-	31	325	617
First mortgage debt.....	1,327	353	237	116	974	-	31	325	617
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	515	443	309	134	72	-	18	-	54
First mortgage debt.....	515	443	309	134	72	-	18	-	54
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	178	10	10	-	168	12	9	64	84
First mortgage debt.....	72	7	7	-	65	12	7	23	24
Junior mortgage debt.....	106	3	3	-	103	-	2	41	60
Individual or individual's estate:									
Total debt.....	1,443	490	274	217	953	53	155	532	212
First mortgage debt.....	967	432	260	172	535	47	104	341	42
Junior mortgage debt.....	476	58	14	45	418	6	51	191	170
Other:									
Total debt.....	2,181	292	224	68	1,890	6	26	164	1,694
First mortgage debt.....	2,060	282	214	68	1,778	6	26	136	1,610
Junior mortgage debt.....	121	10	10	-	112	-	-	28	84
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	44	44	45	39	43	...	43	41	58
Total mortgage debt as percent of value.....	44	44	45	39	45	..	44	45	62
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	65	65	65	66	62	...	...	...	73
Total mortgage debt as percent of value.....	65	65	65	66	62	...	...	...	73
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	40	39	37	51	...	...	...	-	-
Total mortgage debt as percent of value.....	40	40	38	51	...	...	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	38	38	40	32	41	...	41	41	56
Total mortgage debt as percent of value.....	39	38	40	32	43	...	42	45	61
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	44	44	45	39	43	...	43	41	58
Total mortgage debt as percent of value.....	44	44	45	39	45	...	44	45	62
Commercial bank or trust company:									
First mortgage debt as percent of value.....	48	51	51	47	34	...	...	...	55
Total mortgage debt <sup>2</sup> as percent of value.....	49	51	51	51	35	...	...	...	58
Mutual savings bank:									
First mortgage debt as percent of value.....	42	42	43	36	43	...	42	42	58
Total mortgage debt <sup>2</sup> as percent of value.....	43	42	43	36	47	...	45	47	63
Savings and loan associations:									
First mortgage debt as percent of value.....	39	38	38	37	44	...	42	38	56
Total mortgage debt <sup>2</sup> as percent of value.....	39	38	38	37	44	...	42	41	59
Life insurance company:									
First mortgage debt as percent of value.....	53	...	...	...	52	-	-	...	51
Total mortgage debt <sup>2</sup> as percent of value.....	53	...	...	...	58	-	-	...	53
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	79	...	...	...	92	-	...	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	79	...	...	...	92	-	...	...	84
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	...	...	...	...	...	-	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	...	-	...
Real estate or construction company:									
First mortgage debt as percent of value.....	54	...	...	-	49	...	...	...	23
Total mortgage debt <sup>2</sup> as percent of value.....	55	...	...	-	58	...	...	...	51
Individual or individual's estate:									
First mortgage debt as percent of value.....	37	37	42	29	40	...	...	36	35
Total mortgage debt <sup>2</sup> as percent of value.....	38	37	42	30	42	...	...	41	37
Other:									
First mortgage debt as percent of value.....	39	...	...	...	35	...	...	45	67
Total mortgage debt <sup>2</sup> as percent of value.....	39	...	...	...	36	...	...	46	69

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Northeast, Inside SMSA's, Not in Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,937,360	2,763,542	2,607,000	156,542	173,818	83,000	65,664	22,311	2,843
With first mortgage only.....	2,863,892	2,699,313	2,548,000	151,313	164,579	82,000	62,251	18,041	2,287
With junior mortgage.....	73,469	64,230	59,000	5,230	9,239	1,000	3,413	4,270	556
FHA-insured first mortgage.....	407,112	394,305	379,000	15,305	12,807	11,000	1,094	474	239
With first mortgage only.....	399,427	386,625	372,000	14,625	12,802	11,000	1,094	474	234
With junior mortgage.....	7,686	7,681	7,000	681	5	-	-	-	5
VA-guaranteed first mortgage.....	451,053	442,845	422,000	20,845	8,208	1,000	7,208	-	-
With first mortgage only.....	443,053	434,845	414,000	20,845	8,208	1,000	7,208	-	-
With junior mortgage.....	8,000	8,000	8,000	-	-	-	-	-	-
Conventional first mortgage.....	2,079,197	1,926,393	1,806,000	120,393	152,804	71,000	57,362	21,867	2,605
With first mortgage only.....	2,020,412	1,877,844	1,762,000	115,844	142,568	69,000	53,949	17,566	2,053
With junior mortgage.....	56,783	47,549	43,000	4,549	9,234	1,000	3,413	4,270	551

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	500,230	465,935	443,000	22,935	34,295	18,000	11,875	4,350	73
Mutual savings bank.....	1,128,032	1,073,156	1,018,000	55,156	54,876	28,000	18,718	6,663	1,495
Savings and loan association.....	981,061	926,250	868,000	58,250	54,811	22,000	25,194	7,182	435
Life insurance company.....	102,519	96,474	94,000	2,474	6,045	4,000	657	753	635
Mortgage company.....	13,482	13,453	13,000	453	29	-	-	-	29
Federal agency.....	27,098	25,772	25,000	772	1,326	1,000	-	268	58
Federal National Mortgage Association.....	36,561	35,906	34,000	1,906	655	-	655	-	-
Real estate or construction company.....	5,022	4,000	4,000	-	1,022	1,000	-	-	22
Individual or individual's estate.....	92,632	76,794	67,000	9,794	15,858	7,000	6,126	2,712	20
Other.....	51,700	46,801	42,000	4,801	4,899	2,000	2,439	383	77

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	37,248	31,202	29,348	1,854	6,046	924	833	1,464	2,825
First mortgage debt.....	36,779	30,955	29,134	1,821	5,825	924	825	1,371	2,705
Junior mortgage debt.....	468	247	214	33	221	-	8	93	120

##### Properties with FHA-insured first mortgage:

Total debt.....	5,284	4,686	4,436	250	598	126	21	41	410
First mortgage debt.....	5,259	4,668	4,425	243	592	126	21	41	402
Junior mortgage debt.....	25	17	11	7	7	-	-	-	7

##### Properties with VA-guaranteed first mortgage:

Total debt.....	4,197	4,107	3,858	249	90	4	86	-	-
First mortgage debt.....	4,181	4,091	3,842	249	90	4	86	-	-
Junior mortgage debt.....	16	16	16	-	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	27,766	22,409	21,054	1,355	5,358	794	726	1,423	2,415
First mortgage debt.....	27,339	22,195	20,867	1,329	5,144	794	717	1,330	2,303
Junior mortgage debt.....	427	214	188	26	214	-	8	93	112

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	37,247	31,200	29,348	1,854	6,046	924	833	1,464	2,825
First mortgage debt.....	36,779	30,954	29,134	1,821	5,825	924	825	1,371	2,705
Junior mortgage debt.....	468	246	214	33	221	-	8	93	120

##### Commercial bank or trust company:

Total debt.....	5,842	5,212	4,986	226	630	214	153	191	73
First mortgage debt.....	5,807	5,187	4,961	226	620	214	153	184	69
Junior mortgage debt.....	35	25	25	-	10	-	-	7	4

##### Mutual savings bank:

Total debt.....	14,843	12,364	11,685	678	2,479	331	253	576	1,319
First mortgage debt.....	14,810	12,334	11,655	678	2,476	331	253	576	1,316
Junior mortgage debt.....	33	30	30	-	3	-	-	-	3

##### Savings and loan association:

Total debt.....	11,609	10,338	9,629	709	1,271	269	321	361	319
First mortgage debt.....	11,591	10,322	9,622	700	1,269	269	321	361	317
Junior mortgage debt.....	18	16	7	9	2	-	-	-	2

##### Life insurance company:

Total debt.....	1,775	939	925	15	836	49	6	83	697
First mortgage debt.....	1,770	934	920	15	836	49	6	83	697
Junior mortgage debt.....	5	5	5	-	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Northeast, Inside SMSA's, Not in Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	246	179	160	19	67	-	-	3	63
First mortgage debt.....	193	151	140	11	42	-	-	-	42
Junior mortgage debt.....	53	28	20	8	25	-	-	3	21

##### Federal agency:

Total debt.....	460	321	303	18	139	13	-	45	81
First mortgage debt.....	457	321	303	18	136	13	-	42	81
Junior mortgage debt.....	3	-	-	-	3	-	-	3	-

##### Federal National Mortgage Association:

Total debt.....	471	467	429	38	4	-	4	-	-
First mortgage debt.....	471	467	429	38	4	-	4	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	131	65	65	-	66	2	-	22	42
First mortgage debt.....	82	62	62	-	19	2	-	-	17
Junior mortgage debt.....	49	3	3	-	47	-	-	22	25

##### Individual or individual's estate:

Total debt.....	1,108	820	711	109	290	43	65	128	53
First mortgage debt.....	879	691	592	99	189	43	57	83	6
Junior mortgage debt.....	229	129	119	10	101	-	8	45	47

##### Other:

Total debt.....	760	495	453	41	265	4	31	54	176
First mortgage debt.....	720	485	449	35	235	4	31	41	159
Junior mortgage debt.....	40	10	4	6	30	-	-	13	17

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	41	41	41	38	51	55	44	46	64
Total mortgage debt as percent of value.....	41	41	41	38	52	55	44	49	67

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	56	56	56	...	58	...	...	...	73
Total mortgage debt as percent of value.....	56	56	56	...	58	...	...	...	73

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	36	36	36	43	...	...	...	-	-
Total mortgage debt as percent of value.....	36	36	36	43	...	...	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	39	38	38	35	51	55	43	47	63
Total mortgage debt as percent of value.....	39	38	39	35	52	55	43	50	67

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	41	41	41	38	51	55	44	46	64
Total mortgage debt as percent of value.....	41	41	41	38	52	55	44	49	67

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	39	38	38	34	53	...	...	53	...
Total mortgage debt <sup>2</sup> as percent of value.....	39	38	38	34	54	...	...	59	...

##### Mutual savings bank:

First mortgage debt as percent of value.....	41	41	41	42	52	...	50	45	65
Total mortgage debt <sup>2</sup> as percent of value.....	42	41	41	43	53	...	50	47	69

##### Savings and loan associations:

First mortgage debt as percent of value.....	41	41	41	37	50	...	44	45	68
Total mortgage debt <sup>2</sup> as percent of value.....	42	41	41	37	51	...	45	46	69

##### Life insurance company:

First mortgage debt as percent of value.....	36	34	34	...	58	...	...	...	58
Total mortgage debt <sup>2</sup> as percent of value.....	37	35	35	...	58	...	...	...	61

##### Mortgage company:

First mortgage debt as percent of value.....	...	...	...	...	...	-	-	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	-	-	...

##### Federal agency:

First mortgage debt as percent of value.....	...	...	...	...	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	-	...	...

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	...	...	...	...	...	-	...	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	...	-	-

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	37	38	39	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	37	38	39	...	...	...	...	...	...

##### Other:

First mortgage debt as percent of value.....	40	39	39	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	40	39	39	...	...	...	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Northeast, Outside SMSA's

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,097,846	990,778	926,000	64,778	107,068	62,000	35,798	8,758	512
With first mortgage only.....	1,056,202	952,108	888,000	64,108	104,094	61,000	34,126	8,566	402
With junior mortgage.....	42,644	38,670	38,000	670	2,974	1,000	1,672	192	110
FHA-insured first mortgage.....	110,176	103,153	98,000	5,153	7,023	6,000	928	62	33
With first mortgage only.....	109,175	102,153	97,000	5,153	7,022	6,000	928	62	32
With junior mortgage.....	1,001	1,000	1,000	-	1	-	-	-	1
VA-guaranteed first mortgage.....	107,382	102,970	96,000	6,970	4,412	4,000	412	-	-
With first mortgage only.....	102,712	98,300	92,000	6,300	4,412	4,000	412	-	-
With junior mortgage.....	4,670	4,670	4,000	670	-	-	-	-	-
Conventional first mortgage.....	880,287	784,655	732,000	52,655	95,632	52,000	34,457	8,696	479
With first mortgage only.....	844,314	751,655	699,000	52,655	92,659	51,000	32,785	8,504	370
With junior mortgage.....	35,973	33,000	33,000	-	2,973	1,000	1,672	192	109

#### Type of Mortgage Holder

#### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	312,157	278,974	264,000	14,974	33,183	19,000	10,383	3,787	13
Mutual savings bank.....	336,437	302,865	280,000	22,865	33,572	22,000	9,334	2,033	205
Savings and loan association.....	301,576	274,577	258,000	16,577	26,999	15,000	10,985	898	116
Life insurance company.....	22,924	22,670	22,000	670	254	-	-	139	115
Mortgage company.....	3,694	3,689	3,000	689	5	-	-	-	5
Federal agency.....	27,935	27,336	26,000	1,336	599	-	309	248	42
Federal National Mortgage Association.....	4,668	4,668	4,000	668	-	-	-	-	-
Real estate or construction company.....	5,074	4,000	4,000	-	1,074	1,000	-	74	-
Individual or individual's estate.....	63,676	52,968	48,000	4,968	10,708	5,000	4,376	1,331	1
Other.....	21,703	21,030	19,000	2,030	673	-	411	247	15

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

#### All mortgaged properties:

Total debt.....	11,692	9,920	9,404	516	1,772	548	330	292	602
First mortgage debt.....	11,479	9,755	9,240	515	1,724	545	324	276	579
Junior mortgage debt.....	213	165	164	1	48	2	6	16	24

#### Properties with FHA-insured first mortgage:

Total debt.....	1,363	1,201	1,134	68	162	94	7	4	57
First mortgage debt.....	1,359	1,197	1,129	68	162	94	7	4	56
Junior mortgage debt.....	5	5	5	-	-	-	-	-	-

#### Properties with VA-guaranteed first mortgage:

Total debt.....	1,070	1,032	976	55	39	37	1	-	-
First mortgage debt.....	1,059	1,020	966	54	39	37	1	-	-
Junior mortgage debt.....	11	11	10	1	-	-	-	-	-

#### Properties with conventional first mortgage:

Total debt.....	9,259	7,687	7,294	393	1,571	416	321	288	546
First mortgage debt.....	9,061	7,538	7,145	393	1,523	414	315	272	522
Junior mortgage debt.....	197	149	149	-	48	2	6	16	24

#### Type of Mortgage Holder

#### All types of holders:

Total debt.....	11,693	9,920	9,404	516	1,772	547	330	292	602
First mortgage debt.....	11,479	9,755	9,240	515	1,724	545	324	276	578
Junior mortgage debt.....	214	165	164	1	48	2	6	16	24

#### Commercial bank or trust company:

Total debt.....	2,580	2,213	2,104	109	367	169	98	80	20
First mortgage debt.....	2,560	2,205	2,096	109	355	169	95	72	19
Junior mortgage debt.....	20	8	8	-	12	-	3	8	1

#### Mutual savings bank:

Total debt.....	3,996	3,426	3,251	175	572	168	97	82	225
First mortgage debt.....	3,950	3,387	3,212	175	564	166	97	82	219
Junior mortgage debt.....	46	39	39	-	8	2	-	-	6

#### Savings and loan association:

Total debt.....	3,313	2,924	2,807	117	389	102	103	73	111
First mortgage debt.....	3,275	2,888	2,771	117	387	102	101	73	111
Junior mortgage debt.....	38	36	36	-	2	-	2	-	-

#### Life insurance company:

Total debt.....	382	242	240	2	140	-	-	5	134
First mortgage debt.....	382	242	240	2	140	-	-	5	134
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Northeast, Outside SMSA's

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Total debt.....	42	33	32	2	9	-	-	-	9
First mortgage debt.....	29	26	26	1	3	-	-	-	3
Junior mortgage debt.....	13	7	6	1	6	-	-	-	6
Federal agency:									
Total debt.....	409	343	309	33	67	-	1	10	56
First mortgage debt.....	409	343	309	33	67	-	1	10	56
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	79	79	70	9	-	-	-	-	-
First mortgage debt.....	79	79	70	9	-	-	-	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	33	18	18	-	14	3	-	10	2
First mortgage debt.....	31	18	18	-	12	3	-	10	-
Junior mortgage debt.....	2	-	-	-	2	-	-	-	2
Individual or individual's estate:									
Total debt.....	595	432	378	55	162	106	24	28	5
First mortgage debt.....	534	381	327	55	152	106	23	23	1
Junior mortgage debt.....	61	51	51	-	10	-	1	5	4
Other:									
Total debt.....	261	210	196	14	51	-	7	5	40
First mortgage debt.....	229	185	171	14	44	-	7	2	36
Junior mortgage debt.....	32	25	25	-	7	-	-	3	4

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	42	42	42	34	43	43	44	40	71
Total mortgage debt as percent of value.....	43	43	43	34	43	43	44	43	76
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	59	58	58	...	...	...	...	...	...
Total mortgage debt as percent of value.....	59	58	58	...	...	...	...	...	...
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	51	51	51	...	...	...	...	-	-
Total mortgage debt as percent of value.....	51	51	52	...	...	...	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	39	39	39	30	39	38	44	43	70
Total mortgage debt as percent of value.....	39	39	40	30	40	38	45	45	75

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	42	42	42	34	43	43	44	40	71
Total mortgage debt as percent of value.....	43	43	43	34	43	43	44	43	76
Commercial bank or trust company:									
First mortgage debt as percent of value.....	36	34	35	...	56	...	...	36	...
Total mortgage debt <sup>2</sup> as percent of value.....	36	35	35	...	57	...	...	36	...
Mutual savings bank:									
First mortgage debt as percent of value.....	48	49	50	39	35	...	...	...	67
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	41	37	...	...	...	73
Savings and loan associations:									
First mortgage debt as percent of value.....	41	42	43	30	37	...	...	...	76
Total mortgage debt <sup>2</sup> as percent of value.....	42	43	44	30	38	...	...	...	77
Life insurance company:									
First mortgage debt as percent of value.....	...	...	...	...	...	-	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	-	...	...
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	-	-	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	-	-	...
Federal agency:									
First mortgage debt as percent of value.....	...	...	...	...	...	-	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	...	...	...
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	...	...	...	...	-	-	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	-	-	-	-	-
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	...	-
Individual or individual's estate:									
First mortgage debt as percent of value.....	37	36	34	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	37	36	34	...	...	...	...	...	...
Other:									
First mortgage debt as percent of value.....	...	...	...	...	...	-	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	-	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
NUMBER OF MORTGAGED PROPERTIES									
Government Insurance Status									
All properties.....	6,371,994	5,558,797	5,317,000	241,797	813,197	523,000	211,886	73,750	4,561
With first mortgage only.....	6,204,109	5,410,153	5,178,000	232,153	793,956	516,000	205,697	68,171	4,088
With junior mortgage.....	168,886	149,644	140,000	9,644	19,242	7,000	6,189	5,579	474
FHA-insured first mortgage.....	1,065,738	979,163	936,000	43,163	86,575	75,000	10,222	575	778
With first mortgage only.....	1,048,636	964,508	922,000	42,508	84,128	73,000	9,775	575	778
With junior mortgage.....	16,102	14,655	14,000	655	1,447	1,000	447	-	-
VA-guaranteed first mortgage.....	596,272	552,251	539,000	13,251	44,021	42,000	2,021	-	-
With first mortgage only.....	582,272	538,251	525,000	13,251	44,021	42,000	2,021	-	-
With junior mortgage.....	14,000	14,000	14,000	-	-	-	-	-	-
Conventional first mortgage.....	4,709,984	4,027,383	3,842,000	185,383	682,601	406,000	199,643	73,175	3,783
With first mortgage only.....	4,572,200	3,906,394	3,730,000	176,394	665,806	401,000	193,900	67,596	3,310
With junior mortgage.....	137,784	120,989	112,000	8,989	16,795	5,000	5,742	5,579	474
Type of Mortgage Holder									
Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	1,392,334	1,211,587	1,166,000	45,587	180,747	123,000	40,238	17,016	493
Mutual savings bank.....	229,255	206,705	204,000	2,705	22,550	19,000	2,683	796	71
Savings and loan association.....	2,852,589	2,491,550	2,370,000	121,550	361,039	209,000	117,332	33,648	1,059
Life insurance company.....	537,981	496,987	489,000	7,987	40,994	32,000	2,373	4,755	1,866
Mortgage company.....	44,652	40,082	35,000	5,082	4,570	4,000	333	224	13
Federal agency.....	209,260	185,056	182,000	3,056	24,204	20,000	2,856	787	561
Federal National Mortgage Association.....	229,572	215,515	203,000	12,515	14,057	11,000	3,037	-	20
Real estate or construction company.....	26,235	22,000	22,000	-	4,235	3,000	1,140	68	27
Individual or individual's estate.....	647,752	508,417	473,000	35,417	139,335	87,000	37,349	14,822	164
Other.....	200,363	179,896	172,000	7,896	20,467	14,000	4,544	1,635	288
OUTSTANDING MORTGAGE DEBT <sup>1</sup>									
Government Insurance Status									
All mortgaged properties:									
Total debt.....	74,438	58,713	56,071	2,642	15,725	4,306	2,308	4,317	4,794
First mortgage debt.....	73,726	58,293	55,684	2,609	15,433	4,257	2,294	4,202	4,680
Junior mortgage debt.....	712	420	387	33	292	49	14	115	114
Properties with FHA-insured first mortgage:									
Total debt.....	13,350	11,174	10,568	607	2,175	707	132	133	1,204
First mortgage debt.....	13,302	11,128	10,522	605	2,174	707	131	133	1,204
Junior mortgage debt.....	48	47	45	2	1	-	1	-	-
Properties with VA-guaranteed first mortgage:									
Total debt.....	6,437	6,014	5,848	167	423	401	21	-	-
First mortgage debt.....	6,405	5,982	5,815	167	423	401	21	-	-
Junior mortgage debt.....	32	32	32	-	-	-	-	-	-
Properties with conventional first mortgage:									
Total debt.....	54,652	41,524	39,656	1,868	13,127	3,198	2,155	4,184	3,591
First mortgage debt.....	54,020	41,184	39,347	1,837	12,836	3,149	2,142	4,069	3,476
Junior mortgage debt.....	632	341	309	31	291	49	13	115	114
Type of Mortgage Holder									
All types of holders:									
Total debt.....	74,437	58,713	56,071	2,642	15,725	4,306	2,308	4,317	4,795
First mortgage debt.....	73,725	58,293	55,684	2,609	15,433	4,257	2,294	4,202	4,680
Junior mortgage debt.....	712	420	387	33	292	49	14	115	115
Commercial bank or trust company:									
Total debt.....	14,704	12,108	11,658	452	2,595	1,014	397	836	349
First mortgage debt.....	14,568	12,041	11,595	447	2,526	982	397	805	343
Junior mortgage debt.....	136	67	63	5	69	32	-	31	6
Mutual savings bank:									
Total debt.....	2,741	2,380	2,354	26	361	182	27	39	113
First mortgage debt.....	2,739	2,378	2,352	26	361	182	27	39	113
Junior mortgage debt.....	2	2	2	-	-	-	-	-	-
Savings and loan association:									
Total debt.....	33,950	27,921	26,505	1,417	6,029	1,653	1,414	2,104	859
First mortgage debt.....	33,802	27,801	26,403	1,398	6,001	1,653	1,413	2,099	837
Junior mortgage debt.....	148	120	102	19	28	-	1	5	22
Life insurance company:									
Total debt.....	8,433	5,288	5,199	89	3,145	294	30	591	2,230
First mortgage debt.....	8,423	5,288	5,199	89	3,135	294	30	586	2,224
Junior mortgage debt.....	10	-	-	-	10	-	-	5	6

<sup>1</sup>In millions of dollars.

# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## North Central, Total

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	583	506	439	68	77	19	15	6	36
First mortgage debt.....	545	483	417	66	62	19	11	4	27
Junior mortgage debt.....	38	23	22	2	15	-	4	2	9

##### Federal agency:

Total debt.....	2,924	1,739	1,680	59	1,185	168	38	178	801
First mortgage debt.....	2,918	1,733	1,674	59	1,185	168	38	178	801
Junior mortgage debt.....	6	6	6	-	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	3,030	2,811	2,644	167	219	131	42	-	47
First mortgage debt.....	3,030	2,811	2,644	167	219	131	42	-	47
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	286	182	181	1	104	22	7	18	56
First mortgage debt.....	232	171	171	-	61	22	7	11	20
Junior mortgage debt.....	54	11	10	1	43	-	-	7	36

##### Individual or individual's estate:

Total debt.....	5,438	4,027	3,736	291	1,411	614	303	446	47
First mortgage debt.....	5,264	3,937	3,654	283	1,327	614	295	388	29
Junior mortgage debt.....	174	90	82	8	84	-	8	58	18

##### Other:

Total debt.....	2,349	1,751	1,675	75	598	209	33	99	257
First mortgage debt.....	2,205	1,650	1,574	75	555	192	33	92	238
Junior mortgage debt.....	144	101	101	-	43	17	-	7	19

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	51	51	51	52	52	54	50	51	67
Total mortgage debt as percent of value.....	51	51	51	53	53	54	50	52	68

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	65	65	64	80	67	65	...	...	79
Total mortgage debt as percent of value.....	65	65	64	80	67	65	...	...	79

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	59	59	58	...	64	63	...	-	-
Total mortgage debt as percent of value.....	59	59	59	...	64	63	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	47	46	46	44	50	51	48	51	64
Total mortgage debt as percent of value.....	47	47	47	45	51	51	49	52	66

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	51	51	51	52	52	54	50	51	67
Total mortgage debt as percent of value.....	51	51	51	53	53	54	50	52	68

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	43	43	43	51	48	50	45	42	57
Total mortgage debt <sup>2</sup> as percent of value.....	44	43	43	52	48	50	45	43	62

##### Mutual savings bank:

First mortgage debt as percent of value.....	63	62	62	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	63	62	62	...	...	...	...	...	...

##### Savings and loan associations:

First mortgage debt as percent of value.....	52	51	51	51	53	54	49	53	65
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	52	53	54	50	55	66

##### Life insurance company:

First mortgage debt as percent of value.....	45	45	45	...	47	...	...	54	65
Total mortgage debt <sup>2</sup> as percent of value.....	46	46	46	...	47	...	...	54	67

##### Mortgage company:

First mortgage debt as percent of value.....	75	80	78	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	75	80	78	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	66	66	65	...	66	...	...	...	86
Total mortgage debt <sup>2</sup> as percent of value.....	66	66	65	...	66	...	...	...	86

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	82	82	81	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	82	82	81	...	...	...	...	-	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	...	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	49	49	49	36	51	53	43	52	65
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	49	36	52	54	44	52	65

##### Other:

First mortgage debt as percent of value.....	51	50	50	...	62	...	...	...	65
Total mortgage debt <sup>2</sup> as percent of value.....	51	50	50	...	62	...	...	...	65

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.



# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central, Inside SMSA's, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
NUMBER OF MORTGAGED PROPERTIES									
Government Insurance Status									
All properties.....	4,789,897	4,218,979	4,011,000	207,979	570,918	335,000	170,668	60,838	4,412
With first mortgage only.....	4,668,614	4,113,186	3,913,000	200,186	555,428	331,000	164,479	55,957	3,992
With junior mortgage.....	121,284	105,793	98,000	7,793	15,491	4,000	6,189	4,882	420
FHA-insured first mortgage.....	967,311	892,469	850,000	42,469	74,842	65,000	8,533	531	778
With first mortgage only.....	951,209	877,814	836,000	41,814	73,395	64,000	8,086	531	778
With junior mortgage.....	16,102	14,655	14,000	655	1,447	1,000	447	-	-
VA-guaranteed first mortgage.....	529,922	492,251	479,000	13,251	37,671	37,000	671	-	-
With first mortgage only.....	518,922	481,251	468,000	13,251	37,671	37,000	671	-	-
With junior mortgage.....	11,000	11,000	11,000	-	-	-	-	-	-
Conventional first mortgage.....	3,292,666	2,834,259	2,682,000	152,259	458,407	233,000	161,465	60,308	3,634
With first mortgage only.....	3,197,483	2,753,121	2,608,000	145,121	444,362	230,000	155,722	55,426	3,214
With junior mortgage.....	94,182	80,138	73,000	7,138	14,044	3,000	5,742	4,882	420
Type of Mortgage Holder									
Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	896,329	787,803	757,000	30,803	108,526	68,000	27,374	12,660	492
Mutual savings bank.....	211,580	190,705	188,000	2,705	20,875	18,000	2,008	796	71
Savings and loan association.....	2,227,750	1,961,543	1,852,000	109,543	266,207	138,000	98,105	29,060	1,042
Life insurance company.....	493,307	457,987	450,000	7,987	35,320	28,000	1,360	4,218	1,742
Mortgage company.....	37,652	34,082	29,000	5,082	3,570	3,000	333	224	13
Federal agency.....	95,293	82,056	79,000	3,056	13,237	11,000	1,364	319	554
Federal National Mortgage Association.....	206,897	196,515	184,000	12,515	10,382	8,000	2,362	-	20
Real estate or construction company.....	20,235	18,000	18,000	-	2,235	1,000	1,140	68	27
Individual or individual's estate.....	431,275	339,085	310,000	29,085	92,190	48,000	32,078	11,948	164
Other.....	169,578	151,202	144,000	7,202	18,376	12,000	4,544	1,544	288
OUTSTANDING MORTGAGE DEBT <sup>1</sup>									
Government Insurance Status									
All mortgaged properties:									
Total debt.....	61,098	47,668	45,375	2,292	13,430	3,059	1,908	3,800	4,663
First mortgage debt.....	60,544	47,364	45,099	2,265	13,180	3,035	1,894	3,695	4,556
Junior mortgage debt.....	554	304	277	27	250	24	14	105	107
Properties with FHA-insured first mortgage:									
Total debt.....	12,365	10,272	9,675	597	2,093	654	110	124	1,204
First mortgage debt.....	12,317	10,225	9,630	595	2,092	654	110	124	1,204
Junior mortgage debt.....	48	47	45	2	1	-	-	-	-
Properties with VA-guaranteed first mortgage:									
Total debt.....	5,852	5,472	5,306	167	380	371	9	-	-
First mortgage debt.....	5,822	5,443	5,276	167	380	371	9	-	-
Junior mortgage debt.....	30	30	30	-	-	-	-	-	-
Properties with conventional first mortgage:									
Total debt.....	42,882	31,923	30,394	1,529	10,958	2,034	1,789	3,676	3,460
First mortgage debt.....	42,405	31,696	30,193	1,503	10,709	2,010	1,776	3,571	3,353
Junior mortgage debt.....	477	228	202	26	249	24	13	105	107
Type of Mortgage Holder									
All types of holders:									
Total debt.....	61,097	47,667	45,375	2,292	13,430	3,059	1,908	3,800	4,664
First mortgage debt.....	60,543	47,363	45,098	2,265	13,180	3,035	1,894	3,695	4,556
Junior mortgage debt.....	554	304	277	27	250	24	14	105	108
Commercial bank or trust company:									
Total debt.....	10,882	8,910	8,596	313	1,972	651	298	675	347
First mortgage debt.....	10,794	8,868	8,557	311	1,926	639	298	646	342
Junior mortgage debt.....	88	42	39	2	46	12	-	29	5
Mutual savings bank:									
Total debt.....	2,552	2,196	2,170	26	355	182	21	39	113
First mortgage debt.....	2,551	2,196	2,170	26	355	182	21	39	113
Junior mortgage debt.....	1	-	-	-	-	-	-	-	-
Savings and loan association:									
Total debt.....	28,283	23,110	21,832	1,278	5,174	1,207	1,205	1,911	851
First mortgage debt.....	28,174	23,028	21,768	1,260	5,147	1,207	1,204	1,907	829
Junior mortgage debt.....	109	82	64	18	27	-	1	4	22
Life insurance company:									
Total debt.....	7,886	4,938	4,848	89	2,948	270	19	526	2,133
First mortgage debt.....	7,880	4,938	4,848	89	2,942	270	19	526	2,127
Junior mortgage debt.....	6	-	-	-	6	-	-	-	6

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## North Central, Inside SMSA's, Total

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	543	468	401	68	75	18	15	5	36
First mortgage debt.....	509	448	383	66	61	18	11	4	27
Junior mortgage debt.....	34	20	18	2	14	-	4	1	9

##### Federal agency:

Total debt.....	1,905	872	813	59	1,033	91	15	144	784
First mortgage debt.....	1,905	872	813	59	1,033	91	15	144	784
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	2,780	2,598	2,432	167	182	103	32	-	47
First mortgage debt.....	2,780	2,598	2,432	167	182	103	32	-	47
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	212	123	122	1	89	7	7	17	56
First mortgage debt.....	159	112	112	-	47	7	7	11	20
Junior mortgage debt.....	53	11	10	1	42	-	-	6	36

##### Individual or individual's estate:

Total debt.....	4,061	2,964	2,731	233	1,098	405	260	388	44
First mortgage debt.....	3,912	2,896	2,668	228	1,017	405	252	330	29
Junior mortgage debt.....	149	68	63	5	81	-	8	58	15

##### Other:

Total debt.....	1,995	1,490	1,430	60	505	124	33	94	253
First mortgage debt.....	1,878	1,407	1,347	60	471	112	33	87	238
Junior mortgage debt.....	117	83	83	-	34	12	-	7	15

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	51	51	51	53	53	55	49	52	67
Total mortgage debt as percent of value.....	52	51	51	54	53	55	50	53	68

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	65	65	64	80	68	67	...	...	79
Total mortgage debt as percent of value.....	66	65	65	80	68	67	...	...	79

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	60	59	59	...	69	68	...	-	-
Total mortgage debt as percent of value.....	60	59	59	...	69	68	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	46	45	45	43	50	50	48	52	64
Total mortgage debt as percent of value.....	46	46	46	44	50	50	48	53	66

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	51	51	51	53	53	55	49	52	67
Total mortgage debt as percent of value.....	52	51	51	54	53	55	50	53	68

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	44	44	44	52	49	50	51	41	57
Total mortgage debt <sup>2</sup> as percent of value.....	44	44	44	52	49	50	51	42	62

##### Mutual savings bank:

First mortgage debt as percent of value.....	64	62	62	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	64	63	63	...	...	...	...	...	...

##### Savings and loan associations:

First mortgage debt as percent of value.....	52	52	52	52	52	54	48	54	66
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	52	53	54	48	56	67

##### Life insurance company:

First mortgage debt as percent of value.....	46	46	46	...	47	...	...	52	65
Total mortgage debt <sup>2</sup> as percent of value.....	46	46	46	...	47	...	...	53	66

##### Mortgage company:

First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	66	66	66	...	67	...	...	...	85
Total mortgage debt <sup>2</sup> as percent of value.....	66	66	66	...	67	...	...	...	85

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	82	82	82	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	83	82	82	...	...	...	...	-	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	...	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	46	45	46	36	49	51	39	53	65
Total mortgage debt <sup>2</sup> as percent of value.....	47	45	46	36	51	53	39	53	65

##### Other:

First mortgage debt as percent of value.....	50	49	48	...	66	...	...	...	65
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	48	...	66	...	...	...	65

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## North Central, Inside SMSA's, In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,834,824	1,522,700	1,360,000	162,700	312,124	154,000	118,638	36,990	2,496
With first mortgage only.....	1,787,111	1,483,662	1,326,000	157,662	303,449	152,000	114,936	34,210	2,303
With junior mortgage.....	46,712	39,038	34,000	5,038	7,674	1,000	3,702	2,780	192
FHA-insured first mortgage.....	477,681	429,530	391,000	38,530	48,151	42,000	5,534	230	387
With first mortgage only.....	471,234	424,530	386,000	38,530	46,704	41,000	5,087	230	387
With junior mortgage.....	6,447	5,000	5,000	-	1,447	1,000	447	-	-
VA-guaranteed first mortgage.....	189,129	177,458	168,000	9,458	11,671	11,000	671	-	-
With first mortgage only.....	184,129	172,458	163,000	9,458	11,671	11,000	671	-	-
With junior mortgage.....	6,000	6,000	6,000	-	-	-	-	-	-
Conventional first mortgage.....	1,168,015	915,711	801,000	114,711	252,304	101,000	112,434	36,761	2,109
With first mortgage only.....	1,133,748	887,673	778,000	109,673	246,075	101,000	109,178	33,980	1,917
With junior mortgage.....	34,266	28,038	23,000	5,038	6,228	-	3,256	2,780	192

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	287,457	233,615	212,000	21,615	53,842	32,000	14,481	7,100	261
Mutual savings bank.....	84,798	69,326	68,000	1,326	15,472	14,000	1,341	95	36
Savings and loan association.....	813,401	677,551	591,000	86,551	135,850	51,000	68,096	16,245	509
Life insurance company.....	207,686	185,231	178,000	7,231	22,455	18,000	694	2,714	1,047
Mortgage company.....	13,182	11,948	9,000	2,948	1,234	1,000	-	224	9
Federal agency.....	42,779	37,056	34,000	3,056	5,723	4,000	1,364	128	231
Federal National Mortgage Association.....	101,529	95,481	85,000	10,481	6,048	5,000	1,029	-	19
Real estate or construction company.....	12,226	11,000	11,000	-	1,226	-	1,140	64	22
Individual or individual's estate.....	204,405	145,048	120,000	25,048	59,357	24,000	25,949	9,249	159
Other.....	66,362	56,444	52,000	4,444	9,918	4,000	4,544	1,171	203

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	21,813	15,326	13,604	1,721	6,487	1,204	1,177	1,809	2,296
First mortgage debt.....	21,567	15,206	13,496	1,710	6,362	1,204	1,170	1,759	2,228
Junior mortgage debt.....	245	120	108	11	125	-	7	50	68

##### Properties with FHA-insured first mortgage:

Total debt.....	6,117	4,847	4,314	533	1,270	394	71	41	764
First mortgage debt.....	6,095	4,826	4,294	533	1,269	394	70	41	764
Junior mortgage debt.....	21	20	20	-	1	-	1	-	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	2,022	1,894	1,776	118	128	119	9	-	-
First mortgage debt.....	2,008	1,880	1,761	118	128	119	9	-	-
Junior mortgage debt.....	14	14	14	-	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	13,674	8,585	7,515	1,070	5,089	691	1,098	1,768	1,532
First mortgage debt.....	13,465	8,500	7,441	1,059	4,965	691	1,091	1,719	1,464
Junior mortgage debt.....	209	85	74	11	124	-	7	50	68

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	21,812	15,326	13,604	1,721	6,487	1,204	1,177	1,809	2,296
First mortgage debt.....	21,567	15,206	13,496	1,710	6,362	1,204	1,170	1,759	2,228
Junior mortgage debt.....	245	120	108	11	125	-	7	50	68

##### Commercial bank or trust company:

Total debt.....	3,206	2,358	2,139	219	848	255	116	335	142
First mortgage debt.....	3,187	2,347	2,130	217	840	255	116	330	139
Junior mortgage debt.....	19	11	9	2	8	-	-	5	3

##### Mutual savings bank:

Total debt.....	972	757	743	14	214	130	17	4	63
First mortgage debt.....	972	757	743	14	214	130	17	4	63
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Savings and loan association:

Total debt.....	9,343	7,071	6,107	964	2,272	366	794	828	284
First mortgage debt.....	9,285	7,037	6,080	957	2,248	366	793	825	264
Junior mortgage debt.....	58	34	27	7	24	-	1	3	20

##### Life insurance company:

Total debt.....	3,275	1,793	1,704	89	1,482	166	5	261	1,050
First mortgage debt.....	3,274	1,793	1,704	89	1,481	166	5	261	1,049
Junior mortgage debt.....	1	-	-	-	1	-	-	-	1

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

North Central, Inside SMSA's, In Central Cities	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	183	160	124	36	23	4	4	4	11
First mortgage debt.....	172	158	122	36	14	4	-	4	6
Junior mortgage debt.....	11	2	2	-	9	-	4	-	5
Federal agency:									
Total debt.....	939	397	338	59	542	20	15	41	467
First mortgage debt.....	939	397	338	59	542	20	15	41	467
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	1,295	1,166	1,031	135	129	74	10	-	45
First mortgage debt.....	1,295	1,166	1,031	135	129	74	10	-	45
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	163	100	99	1	63	-	7	11	45
First mortgage debt.....	129	94	94	-	35	-	7	10	18
Junior mortgage debt.....	34	6	5	1	28	-	-	1	27
Individual or individual's estate:									
Total debt.....	1,675	1,032	851	181	642	144	174	290	35
First mortgage debt.....	1,588	994	814	180	594	144	172	252	26
Junior mortgage debt.....	87	38	37	1	48	-	2	38	9
Other:									
Total debt.....	761	493	468	25	269	45	33	34	157
First mortgage debt.....	725	464	439	25	261	45	33	31	152
Junior mortgage debt.....	36	29	29	-	8	-	-	3	5
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	54	54	54	54	53	55	50	50	62
Total mortgage debt as percent of value.....	55	55	55	55	53	55	50	51	64
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	70	70	69	80	72	70	...	...	79
Total mortgage debt as percent of value.....	71	70	70	80	72	70	...	...	79
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	62	61	61	...	...	...	...	-	-
Total mortgage debt as percent of value.....	62	61	61	...	...	...	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	46	45	45	44	49	49	48	50	61
Total mortgage debt as percent of value.....	46	45	45	45	49	49	48	51	62
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	54	54	54	54	53	55	50	50	62
Total mortgage debt as percent of value.....	55	55	55	55	53	55	50	51	64
Commercial bank or trust company:									
First mortgage debt as percent of value.....	48	47	46	54	52	...	...	44	24
Total mortgage debt <sup>2</sup> as percent of value.....	48	47	46	54	52	...	...	44	24
Mutual savings bank:									
First mortgage debt as percent of value.....	69	67	67	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	69	67	67	...	...	...	...	-	...
Savings and loan associations:									
First mortgage debt as percent of value.....	53	54	54	53	52	54	49	51	62
Total mortgage debt <sup>2</sup> as percent of value.....	54	55	55	54	52	54	50	53	63
Life insurance company:									
First mortgage debt as percent of value.....	50	51	51	...	43	...	...	...	62
Total mortgage debt <sup>2</sup> as percent of value.....	50	51	51	...	43	...	...	...	63
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	-	...	...
Federal agency:									
First mortgage debt as percent of value.....	70	...	...	...	55	...	...	...	83
Total mortgage debt <sup>2</sup> as percent of value.....	70	...	...	...	55	...	...	...	83
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	86	85	86	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	86	85	86	...	...	...	...	-	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	-	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	-	...	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	45	44	45	37	46	...	38	53	64
Total mortgage debt <sup>2</sup> as percent of value.....	45	44	45	37	46	...	38	53	64
Other:									
First mortgage debt as percent of value.....	50	48	48	...	58	...	...	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	50	48	48	...	58	...	...	...	68

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## North Central, Inside SMSA's, Not in Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,956,073	2,696,279	2,651,000	45,279	259,794	182,000	52,030	23,848	1,916
With first mortgage only.....	2,880,504	2,625,524	2,586,000	42,524	251,980	179,000	49,544	21,747	1,689
With junior mortgage.....	75,570	67,755	65,000	2,755	7,815	3,000	2,486	2,102	227
FHA-insured first mortgage.....	489,630	462,939	459,000	3,939	26,691	23,000	2,999	301	391
With first mortgage only.....	479,975	453,284	450,000	3,284	26,691	23,000	2,999	301	391
With junior mortgage.....	9,655	9,655	9,000	655	-	-	-	-	-
VA-guaranteed first mortgage.....	340,792	314,792	311,000	3,792	26,000	26,000	-	-	-
With first mortgage only.....	335,792	309,792	306,000	3,792	26,000	26,000	-	-	-
With junior mortgage.....	5,000	5,000	5,000	-	-	-	-	-	-
Conventional first mortgage.....	2,124,650	1,918,548	1,881,000	37,548	206,103	132,000	49,031	23,547	1,525
With first mortgage only.....	2,064,736	1,865,448	1,830,000	35,448	199,288	130,000	46,544	21,446	1,298
With junior mortgage.....	60,915	53,100	51,000	2,100	7,815	3,000	2,486	2,102	227

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	608,872	554,189	545,000	9,189	54,683	36,000	12,893	5,559	231
Mutual savings bank.....	126,781	121,379	120,000	1,379	5,402	4,000	667	701	34
Savings and loan association.....	1,414,348	1,283,991	1,261,000	22,991	130,357	87,000	30,009	12,815	533
Life insurance company.....	286,622	272,756	272,000	756	13,866	11,000	667	1,504	695
Mortgage company.....	23,472	22,135	20,000	2,135	1,337	1,000	333	-	4
Federal agency.....	52,515	45,000	45,000	-	7,515	7,000	-	192	323
Federal National Mortgage Association.....	105,368	101,034	99,000	2,034	4,334	3,000	1,333	-	1
Real estate or construction company.....	8,009	7,000	7,000	-	1,009	1,000	-	4	5
Individual or individual's estate.....	227,871	195,037	191,000	4,037	32,834	24,000	6,129	2,700	5
Other.....	103,216	94,758	92,000	2,758	8,458	8,000	-	373	85

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

All mortgaged properties:									
Total debt.....	39,286	32,342	31,771	571	6,944	1,855	730	1,991	2,367
First mortgage debt.....	38,976	32,157	31,602	555	6,819	1,831	724	1,936	2,328
Junior mortgage debt.....	309	184	168	16	125	24	6	55	39
Properties with FHA-insured first mortgage:									
Total debt.....	6,248	5,425	5,361	64	823	260	39	84	440
First mortgage debt.....	6,222	5,399	5,336	63	823	260	39	84	440
Junior mortgage debt.....	26	26	25	2	-	-	-	-	-
Properties with VA-guaranteed first mortgage:									
Total debt.....	3,830	3,578	3,530	48	252	252	-	-	-
First mortgage debt.....	3,814	3,563	3,515	48	252	252	-	-	-
Junior mortgage debt.....	15	15	15	-	-	-	-	-	-
Properties with conventional first mortgage:									
Total debt.....	29,208	23,339	22,880	459	5,869	1,343	691	1,907	1,927
First mortgage debt.....	28,940	23,196	22,752	445	5,744	1,319	685	1,852	1,888
Junior mortgage debt.....	267	143	128	14	125	24	6	55	39

#### Type of Mortgage Holder

All types of holders:									
Total debt.....	39,285	32,341	31,770	571	6,944	1,855	730	1,991	2,368
First mortgage debt.....	38,976	32,157	31,602	555	6,819	1,831	724	1,936	2,328
Junior mortgage debt.....	309	184	168	16	125	24	6	55	40
Commercial bank or trust company:									
Total debt.....	7,677	6,552	6,457	94	1,124	396	182	340	206
First mortgage debt.....	7,608	6,522	6,427	94	1,086	384	182	316	203
Junior mortgage debt.....	69	30	30	-	38	12	-	24	3
Mutual savings bank:									
Total debt.....	1,580	1,439	1,427	12	140	52	4	35	50
First mortgage debt.....	1,579	1,439	1,427	12	140	52	4	35	50
Junior mortgage debt.....	1	-	-	-	-	-	-	-	-
Savings and loan association:									
Total debt.....	18,939	16,038	15,724	314	2,901	841	412	1,082	566
First mortgage debt.....	18,889	15,991	15,688	303	2,898	841	412	1,081	564
Junior mortgage debt.....	50	47	36	11	3	-	-	-	2
Life insurance company:									
Total debt.....	4,611	3,145	3,144	1	1,466	104	14	265	1,083
First mortgage debt.....	4,606	3,145	3,144	1	1,461	104	14	265	1,078
Junior mortgage debt.....	5	-	-	-	5	-	-	-	5

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## North Central, Inside SMSA's, Not in Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Mortgage company:									
Total debt.....	360	308	277	31	52	14	11	1	26
First mortgage debt.....	337	290	261	29	47	14	11	-	22
Junior mortgage debt.....	23	18	16	2	5	-	-	1	4
Federal agency:									
Total debt.....	966	475	475	-	491	71	-	103	317
First mortgage debt.....	966	475	475	-	491	71	-	103	317
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	1,485	1,432	1,400	32	52	29	21	-	2
First mortgage debt.....	1,485	1,432	1,400	32	52	29	21	-	2
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	49	23	23	-	25	7	-	6	12
First mortgage debt.....	30	18	18	-	11	7	-	1	3
Junior mortgage debt.....	19	5	5	-	14	-	-	5	9
Individual or individual's estate:									
Total debt.....	2,387	1,932	1,880	51	456	261	86	98	10
First mortgage debt.....	2,324	1,902	1,854	48	423	261	80	78	3
Junior mortgage debt.....	63	30	26	3	33	-	6	20	7
Other:									
Total debt.....	1,232	997	961	35	236	80	-	60	96
First mortgage debt.....	1,152	943	907	35	210	68	-	56	86
Junior mortgage debt.....	80	54	54	-	26	12	-	4	10

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

All mortgaged properties:									
First mortgage debt as percent of value.....	49	49	49	49	53	54	49	54	72
Total mortgage debt as percent of value.....	50	50	50	49	54	54	49	56	72
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	61	61	60	...	65	...	...	...	79
Total mortgage debt as percent of value.....	61	61	61	...	65	...	...	...	79
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	58	57	57	...	...	...	-	-	-
Total mortgage debt as percent of value.....	58	58	57	...	...	...	-	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	46	45	45	42	50	50	48	54	69
Total mortgage debt as percent of value.....	46	46	46	42	51	51	49	56	70

#### Type of First Mortgage Holder

All types of first mortgage holders:									
First mortgage debt as percent of value.....	49	49	49	49	54	54	49	54	72
Total mortgage debt as percent of value.....	50	50	50	49	54	54	49	56	72
Commercial bank or trust company:									
First mortgage debt as percent of value.....	43	43	43	...	41	37	...	39	67
Total mortgage debt <sup>2</sup> as percent of value.....	43	43	43	...	41	37	...	40	68
Mutual savings bank:									
First mortgage debt as percent of value.....	60	60	60	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	61	61	61	...	...	...	...	...	...
Savings and loan associations:									
First mortgage debt as percent of value.....	51	50	51	48	53	54	46	57	69
Total mortgage debt <sup>2</sup> as percent of value.....	51	51	51	48	53	54	46	59	70
Life insurance company:									
First mortgage debt as percent of value.....	44	43	43	...	51	...	...	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	44	44	44	...	51	...	...	...	70
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	-	...
Federal agency:									
First mortgage debt as percent of value.....	65	63	63	-	75	...	-	...	88
Total mortgage debt <sup>2</sup> as percent of value.....	65	63	63	-	75	...	-	...	88
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	79	79	79	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	79	79	79	...	...	...	...	-	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	47	46	46	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	48	46	46	...	...	...	...	...	...
Other:									
First mortgage debt as percent of value.....	50	49	49	...	69	...	-	...	62
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	49	...	69	...	-	...	62

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central, Outside SMSA's

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,582,097	1,339,818	1,306,000	33,818	242,279	188,000	41,217	12,912	150
With first mortgage only.....	1,535,495	1,296,967	1,265,000	31,967	238,528	185,000	41,217	12,215	96
With junior mortgage.....	46,602	42,851	41,000	1,851	3,751	3,000	-	697	54
FHA-insured first mortgage.....	97,428	86,694	86,000	694	10,734	9,000	1,689	45	-
With first mortgage only.....	97,428	86,694	86,000	694	10,734	9,000	1,689	45	-
With junior mortgage.....	-	-	-	-	-	-	-	-	-
VA-guaranteed first mortgage.....	66,351	60,000	60,000	-	6,351	5,000	1,351	-	-
With first mortgage only.....	63,351	57,000	57,000	-	6,351	5,000	1,351	-	-
With junior mortgage.....	3,000	3,000	3,000	-	-	-	-	-	-
Conventional first mortgage.....	1,417,318	1,193,123	1,160,000	33,123	224,195	173,000	38,178	12,867	150
With first mortgage only.....	1,373,716	1,153,272	1,122,000	31,272	220,444	170,000	38,178	12,170	96
With junior mortgage.....	43,602	39,851	38,000	1,851	3,751	3,000	-	697	54

#### Type of Mortgage Holder

Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	495,006	422,784	408,000	14,784	72,222	55,000	12,864	4,357	1
Mutual savings bank.....	17,675	16,000	16,000	-	1,675	1,000	675	-	-
Savings and loan association.....	625,840	530,007	518,000	12,007	95,833	72,000	19,227	4,588	18
Life insurance company.....	45,673	40,000	40,000	-	5,673	4,000	1,013	536	124
Mortgage company.....	7,000	6,000	6,000	-	1,000	1,000	-	-	-
Federal agency.....	113,966	103,000	103,000	-	10,966	9,000	1,492	467	7
Federal National Mortgage Association.....	22,675	19,000	19,000	-	3,675	3,000	675	-	-
Real estate or construction company.....	5,000	4,000	4,000	-	1,000	1,000	-	-	-
Individual or individual's estate.....	217,477	169,332	163,000	6,332	48,145	40,000	5,271	2,874	-
Other.....	29,785	28,694	28,000	694	1,091	1,000	-	91	-

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

All mortgaged properties:									
Total debt.....	13,340	11,045	10,696	349	2,295	1,247	400	517	131
First mortgage debt.....	13,182	10,930	10,586	344	2,252	1,222	400	507	124
Junior mortgage debt.....	158	116	110	5	42	25	-	10	7
Properties with FHA-insured first mortgage:									
Total debt.....	985	902	892	10	83	53	21	8	-
First mortgage debt.....	985	902	892	10	83	53	21	8	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Properties with VA-guaranteed first mortgage:									
Total debt.....	585	542	542	-	43	30	13	-	-
First mortgage debt.....	582	539	539	-	43	30	13	-	-
Junior mortgage debt.....	3	3	3	-	-	-	-	-	-
Properties with conventional first mortgage:									
Total debt.....	11,770	9,601	9,262	339	2,169	1,164	366	508	131
First mortgage debt.....	11,615	9,488	9,154	334	2,127	1,139	366	498	124
Junior mortgage debt.....	155	113	108	5	42	25	-	10	7

#### Type of Mortgage Holder

All types of holders:									
Total debt.....	13,340	11,046	10,696	349	2,294	1,247	400	517	131
First mortgage debt.....	13,182	10,930	10,586	344	2,252	1,222	400	507	124
Junior mortgage debt.....	158	116	110	5	42	25	-	10	7
Commercial bank or trust company:									
Total debt.....	3,821	3,198	3,061	137	622	362	98	161	1
First mortgage debt.....	3,773	3,173	3,038	135	600	342	98	159	1
Junior mortgage debt.....	48	25	23	2	22	20	-	2	-
Mutual savings bank:									
Total debt.....	190	184	184	-	7	-	6	-	-
First mortgage debt.....	188	182	182	-	7	-	6	-	-
Junior mortgage debt.....	2	2	2	-	-	-	-	-	-
Savings and loan association:									
Total debt.....	5,666	4,812	4,673	139	855	446	208	193	8
First mortgage debt.....	5,627	4,773	4,635	138	854	446	208	192	8
Junior mortgage debt.....	39	39	38	1	1	-	-	1	-
Life insurance company:									
Total debt.....	548	350	350	-	198	25	11	64	97
First mortgage debt.....	543	350	350	-	193	25	11	59	97
Junior mortgage debt.....	5	-	-	-	5	-	-	5	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## North Central, Outside SMSA's

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Mortgage company:									
Total debt.....	40	39	39	-	2	1	-	1	-
First mortgage debt.....	36	35	35	-	1	1	-	-	-
Junior mortgage debt.....	4	4	4	-	1	-	-	1	-
Federal agency:									
Total debt.....	1,019	867	867	-	152	78	23	34	17
First mortgage debt.....	1,013	861	861	-	152	78	23	34	17
Junior mortgage debt.....	6	6	6	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	250	213	213	-	37	27	10	-	-
First mortgage debt.....	250	213	213	-	37	27	10	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	74	59	59	-	16	15	-	1	-
First mortgage debt.....	73	59	59	-	15	15	-	-	-
Junior mortgage debt.....	1	-	-	-	1	-	-	1	-
Individual or individual's estate:									
Total debt.....	1,376	1,064	1,005	58	313	209	43	58	3
First mortgage debt.....	1,351	1,042	986	55	310	209	43	58	-
Junior mortgage debt.....	25	22	19	3	3	-	-	-	3
Other:									
Total debt.....	354	261	246	15	93	85	-	5	4
First mortgage debt.....	327	243	228	15	84	80	-	5	-
Junior mortgage debt.....	27	18	18	-	9	5	-	-	4

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

All mortgaged properties:									
First mortgage debt as percent of value.....	50	50	50	48	52	52	51	47	63
Total mortgage debt as percent of value.....	51	51	51	49	52	53	51	47	69
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	62	62	62	...	...	...	...	...	-
Total mortgage debt as percent of value.....	62	62	62	...	...	...	...	...	-
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	56	58	58	-	...	...	...	-	-
Total mortgage debt as percent of value.....	56	58	58	-	...	...	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	48	48	48	47	52	53	50	47	63
Total mortgage debt as percent of value.....	50	49	49	49	52	53	50	47	69

#### Type of First Mortgage Holder

All types of first mortgage holders:									
First mortgage debt as percent of value.....	50	50	50	48	52	52	51	47	63
Total mortgage debt as percent of value.....	51	51	51	49	52	53	51	47	69
Commercial bank or trust company:									
First mortgage debt as percent of value.....	40	39	39	...	46	50	...	47	...
Total mortgage debt <sup>2</sup> as percent of value.....	41	41	40	...	46	51	...	47	...
Mutual savings bank:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	...	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	-	-
Savings and loan associations:									
First mortgage debt as percent of value.....	51	51	51	...	53	53	58	41	...
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	...	54	54	58	41	...
Life insurance company:									
First mortgage debt as percent of value.....	42	42	42	-	43	...	...	...	64
Total mortgage debt <sup>2</sup> as percent of value.....	42	42	42	-	43	...	...	...	71
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	-
Federal agency:									
First mortgage debt as percent of value.....	65	65	65	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	65	65	65	-	...	...	...	...	...
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	...	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	-	-
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	-
Individual or individual's estate:									
First mortgage debt as percent of value.....	54	54	55	...	54	55	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	54	54	55	...	54	55	...	...	-
Other:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	...	-

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South, Total	All residential properties	Homeowner properties			Rental and vacant properties					
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units	
NUMBER OF MORTGAGED PROPERTIES										
Government Insurance Status										
All properties.....	6,901,457	5,786,438	5,643,000	143,438	1,115,019	879,000	173,309	54,772	7,938	
With first mortgage only.....	6,465,082	5,416,956	5,284,000	132,956	1,048,126	841,000	156,060	44,423	6,644	
With junior mortgage.....	436,374	369,482	359,000	10,482	66,892	38,000	17,248	10,349	1,295	
FHA-insured first mortgage.....	1,553,367	1,367,802	1,352,000	15,802	185,565	173,000	10,327	1,379	859	
With first mortgage only.....	1,493,315	1,319,802	1,304,000	15,802	173,513	163,000	8,425	1,250	838	
With junior mortgage.....	60,052	48,000	48,000	-	12,052	10,000	1,901	130	21	
VA-guaranteed first mortgage.....	1,090,703	939,594	933,000	6,594	151,109	149,000	2,109	-	-	
With first mortgage only.....	1,043,703	898,594	892,000	6,594	145,109	143,000	2,109	-	-	
With junior mortgage.....	47,000	41,000	41,000	-	6,000	6,000	-	-	-	
Conventional first mortgage.....	4,257,386	3,479,042	3,358,000	121,042	778,444	557,000	160,873	53,492	7,079	
With first mortgage only.....	3,927,066	3,198,561	3,088,000	110,561	728,504	534,000	145,526	43,174	5,804	
With junior mortgage.....	330,322	280,482	270,000	10,482	49,840	23,000	15,347	10,219	1,274	
Type of Mortgage Holder										
Mortgaged properties with first mortgage held by:										
Commercial bank or trust company.....	757,837	621,372	601,000	20,372	136,465	104,000	24,442	7,674	349	
Mutual savings bank.....	564,219	489,645	487,000	2,645	74,574	71,000	2,287	892	395	
Savings and loan association.....	2,789,970	2,316,593	2,248,000	68,593	473,377	355,000	93,805	23,626	946	
Life insurance company.....	996,942	875,109	867,000	8,109	121,833	99,000	7,671	9,786	5,376	
Mortgage company.....	161,946	138,353	136,000	2,353	23,593	21,000	1,656	845	92	
Federal agency.....	381,201	325,360	321,000	4,360	55,841	51,000	3,814	596	431	
Federal National Mortgage Association.....	430,334	386,396	380,000	6,396	43,938	42,000	1,725	161	52	
Real estate or construction company.....	46,359	35,000	35,000	-	11,359	11,000	316	-	43	
Individual or individual's estate.....	578,383	440,415	416,000	24,415	137,968	96,000	31,606	10,331	31	
Other.....	194,265	159,195	153,000	6,195	35,070	28,000	5,986	861	223	
OUTSTANDING MORTGAGE DEBT <sup>1</sup>										
Government Insurance Status										
All mortgaged properties:										
Total debt.....	80,016	60,486	59,190	1,296	19,530	6,703	1,800	3,014	8,013	
First mortgage debt.....	78,082	59,296	58,033	1,262	18,785	6,539	1,690	2,790	7,766	
Junior mortgage debt.....	1,934	1,190	1,157	33	745	164	110	223	248	
Properties with FHA-insured first mortgage:										
Total debt.....	17,990	15,116	14,950	166	2,874	1,591	104	77	1,102	
First mortgage debt.....	17,831	14,999	14,833	166	2,832	1,567	91	76	1,098	
Junior mortgage debt.....	159	117	117	-	43	25	12	2	4	
Properties with VA-guaranteed first mortgage:										
Total debt.....	12,285	11,010	10,955	55	1,275	1,262	14	-	-	
First mortgage debt.....	12,162	10,901	10,846	55	1,262	1,248	14	-	-	
Junior mortgage debt.....	123	109	109	-	14	14	-	-	-	
Properties with conventional first mortgage:										
Total debt.....	49,740	34,360	33,285	1,075	15,380	3,850	1,682	2,936	6,911	
First mortgage debt.....	48,089	33,397	32,354	1,042	14,692	3,725	1,585	2,715	6,668	
Junior mortgage debt.....	1,652	963	931	33	688	126	97	221	244	
Type of Mortgage Holder										
All types of holders:										
Total debt.....	80,016	60,486	59,190	1,296	19,529	6,703	1,800	3,013	8,013	
First mortgage debt.....	78,081	59,296	58,033	1,263	18,785	6,539	1,690	2,790	7,766	
Junior mortgage debt.....	1,935	1,190	1,157	33	744	164	110	223	247	
Commercial bank or trust company:										
Total debt.....	7,240	5,484	5,371	113	1,755	770	179	436	371	
First mortgage debt.....	6,929	5,255	5,145	110	1,674	759	175	395	346	
Junior mortgage debt.....	311	229	226	3	81	11	4	41	25	
Mutual savings bank:										
Total debt.....	6,940	5,738	5,723	15	1,201	662	21	58	461	
First mortgage debt.....	6,931	5,737	5,723	14	1,194	658	21	57	458	
Junior mortgage debt.....	9	1	-	1	7	4	-	1	3	
Savings and loan association:										
Total debt.....	30,920	25,676	25,013	662	5,245	2,624	1,061	998	562	
First mortgage debt.....	30,729	25,529	24,869	659	5,201	2,624	1,050	969	558	
Junior mortgage debt.....	191	147	144	3	44	-	11	29	4	
Life insurance company:										
Total debt.....	16,451	9,313	9,228	85	7,137	742	76	958	5,361	
First mortgage debt.....	16,407	9,297	9,212	85	7,110	742	76	955	5,337	
Junior mortgage debt.....	44	16	16	-	27	-	-	3	24	

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South, Total

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	1,570	1,241	1,230	12	328	167	27	45	90
First mortgage debt.....	1,412	1,128	1,119	9	283	161	12	34	76
Junior mortgage debt.....	158	113	111	3	45	6	15	11	14

##### Federal agency:

Total debt.....	3,930	2,931	2,870	61	1,000	390	38	46	526
First mortgage debt.....	3,892	2,909	2,848	61	983	390	22	46	526
Junior mortgage debt.....	38	22	22	-	17	-	16	-	-

##### Federal National Mortgage Association:

Total debt.....	5,295	4,750	4,657	93	545	399	24	22	100
First mortgage debt.....	5,295	4,750	4,657	93	545	399	24	22	100
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	538	371	371	-	167	90	4	8	64
First mortgage debt.....	364	255	255	-	109	73	4	-	32
Junior mortgage debt.....	174	116	116	-	58	17	-	8	32

##### Individual or individual's estate:

Total debt.....	4,801	3,378	3,179	200	1,423	590	318	405	110
First mortgage debt.....	4,029	2,995	2,809	187	1,034	480	260	278	16
Junior mortgage debt.....	772	383	370	13	389	110	58	127	94

##### Other:

Total debt.....	2,332	1,601	1,547	55	730	270	53	41	367
First mortgage debt.....	2,093	1,439	1,395	45	653	254	47	36	317
Junior mortgage debt.....	239	162	152	10	77	16	6	5	50

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	53	54	54	41	50	51	49	46	65
Total mortgage debt as percent of value.....	55	55	56	43	52	52	52	51	67

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	68	68	68	78	64	64	...	...	74
Total mortgage debt as percent of value.....	68	69	69	78	65	65	...	...	74

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	63	64	64	...	57	57	...	-	-
Total mortgage debt as percent of value.....	64	65	65	...	58	58	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	46	46	46	38	46	44	49	46	65
Total mortgage debt as percent of value.....	47	48	48	40	47	45	51	52	67

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	53	54	54	41	50	51	49	46	65
Total mortgage debt as percent of value.....	55	55	56	43	52	52	52	51	67

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	44	43	44	32	48	47	53	39	64
Total mortgage debt <sup>2</sup> as percent of value.....	45	45	45	32	48	47	54	43	66

##### Mutual savings bank:

First mortgage debt as percent of value.....	63	62	62	...	64	64	...	...	66
Total mortgage debt <sup>2</sup> as percent of value.....	63	63	63	...	64	64	...	...	69

##### Savings and loan associations:

First mortgage debt as percent of value.....	51	52	52	43	47	47	48	45	63
Total mortgage debt <sup>2</sup> as percent of value.....	52	53	53	44	49	48	50	51	64

##### Life insurance company:

First mortgage debt as percent of value.....	47	48	48	...	42	39	...	49	65
Total mortgage debt <sup>2</sup> as percent of value.....	48	49	49	...	43	39	...	52	67

##### Mortgage company:

First mortgage debt as percent of value.....	56	54	55	...	62	...	...	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	58	57	58	...	62	...	...	...	73

##### Federal agency:

First mortgage debt as percent of value.....	67	68	68	...	64	65	...	...	80
Total mortgage debt <sup>2</sup> as percent of value.....	67	68	68	...	65	65	...	...	81

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	78	79	79	...	66	65	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	78	80	80	...	66	65	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	69	67	67	-	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	69	67	67	-	...	...	...	-	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	48	48	48	39	49	46	53	50	...
Total mortgage debt <sup>2</sup> as percent of value.....	51	51	51	45	51	47	54	54	...

##### Other:

First mortgage debt as percent of value.....	54	55	56	...	52	...	...	...	66
Total mortgage debt <sup>2</sup> as percent of value.....	58	58	60	...	55	...	...	...	70

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South, Inside SMSA's, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	4,725,174	3,983,853	3,887,000	96,853	741,321	565,000	124,528	44,464	7,329
With first mortgage only.....	4,389,249	3,705,040	3,617,000	88,040	684,209	532,000	110,510	35,598	6,101
With junior mortgage.....	335,924	278,812	270,000	8,812	57,112	33,000	14,018	8,866	1,228
FHA-insured first mortgage.....	1,278,004	1,131,424	1,117,000	14,424	146,580	138,000	6,848	997	735
With first mortgage only.....	1,226,332	1,090,424	1,076,000	14,424	135,908	129,000	5,319	868	721
With junior mortgage.....	50,672	41,000	41,000	-	9,672	8,000	1,528	130	14
VA-guaranteed first mortgage.....	921,703	796,594	790,000	6,594	125,109	123,000	2,109	-	-
With first mortgage only.....	878,703	759,594	753,000	6,594	119,109	117,000	2,109	-	-
With junior mortgage.....	43,000	37,000	37,000	-	6,000	6,000	-	-	-
Conventional first mortgage.....	2,526,467	2,055,835	1,980,000	75,835	470,632	305,000	115,571	43,467	6,594
With first mortgage only.....	2,284,214	1,855,023	1,788,000	67,023	429,191	286,000	103,081	34,730	5,380
With junior mortgage.....	242,252	200,812	192,000	8,812	41,440	19,000	12,490	8,736	1,214

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	395,426	318,753	308,000	10,753	76,673	57,000	13,743	5,611	319
Mutual savings bank.....	493,163	427,645	425,000	2,645	65,518	62,000	2,287	856	375
Savings and loan association.....	1,849,446	1,540,793	1,495,000	45,793	308,653	220,000	69,168	18,634	851
Life insurance company.....	826,302	729,453	724,000	5,453	96,849	77,000	6,179	8,686	4,984
Mortgage company.....	94,452	81,075	80,000	1,075	13,377	11,000	1,656	629	92
Federal agency.....	195,789	164,006	162,000	2,006	31,783	27,000	3,814	596	373
Federal National Mortgage Association.....	352,961	319,396	313,000	6,396	33,565	32,000	1,352	161	52
Real estate or construction company.....	35,344	27,000	27,000	-	8,344	8,000	316	-	28
Individual or individual's estate.....	365,437	281,502	263,000	18,502	83,935	52,000	23,126	8,778	31
Other.....	116,853	93,229	89,000	4,229	23,624	20,000	2,887	514	223

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	61,419	45,012	44,099	913	16,407	4,725	1,415	2,622	7,644
First mortgage debt.....	59,890	44,155	43,268	888	15,735	4,567	1,316	2,447	7,405
Junior mortgage debt.....	1,529	856	831	25	672	158	99	176	240

##### Properties with FHA-insured first mortgage:

Total debt.....	15,225	12,808	12,652	156	2,417	1,287	74	61	996
First mortgage debt.....	15,088	12,705	12,549	156	2,383	1,266	62	59	996
Junior mortgage debt.....	137	103	103	-	34	20	11	2	1

##### Properties with VA-guaranteed first mortgage:

Total debt.....	10,545	9,460	9,405	55	1,086	1,072	14	-	-
First mortgage debt.....	10,427	9,355	9,300	55	1,072	1,058	14	-	-
Junior mortgage debt.....	118	105	105	-	14	14	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	35,648	22,744	22,042	702	12,904	2,367	1,328	2,562	6,648
First mortgage debt.....	34,375	22,095	21,418	677	12,280	2,242	1,240	2,388	6,409
Junior mortgage debt.....	1,274	649	624	25	625	124	87	174	239

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	61,418	45,011	44,099	913	16,407	4,725	1,415	2,622	7,644
First mortgage debt.....	59,890	44,155	43,268	888	15,735	4,567	1,316	2,447	7,405
Junior mortgage debt.....	1,528	856	831	25	672	158	99	175	239

##### Commercial bank or trust company:

Total debt.....	4,497	3,194	3,131	64	1,303	455	113	372	363
First mortgage debt.....	4,370	3,115	3,054	61	1,255	449	110	356	340
Junior mortgage debt.....	127	79	77	3	48	6	3	16	23

##### Mutual savings bank:

Total debt.....	6,209	5,085	5,069	15	1,123	603	21	53	448
First mortgage debt.....	6,200	5,084	5,069	14	1,116	599	21	52	445
Junior mortgage debt.....	9	1	-	1	7	4	-	1	3

##### Savings and loan association:

Total debt.....	22,603	18,568	18,107	461	4,035	1,816	865	850	504
First mortgage debt.....	22,461	18,462	18,004	458	3,999	1,816	854	829	500
Junior mortgage debt.....	142	106	103	3	36	-	11	21	4

##### Life insurance company:

Total debt.....	14,501	7,929	7,883	46	6,572	570	66	823	5,113
First mortgage debt.....	14,458	7,913	7,867	46	6,545	570	66	820	5,089
Junior mortgage debt.....	43	16	16	-	27	-	-	3	24

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

South, Inside SMSA's, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	1,194	920	911	9	275	114	27	45	90
First mortgage debt.....	1,044	814	808	6	230	108	12	34	76
Junior mortgage debt.....	150	106	103	3	45	6	15	11	14
Federal agency:									
Total debt.....	2,291	1,547	1,514	32	744	172	30	46	496
First mortgage debt.....	2,270	1,535	1,502	32	735	172	22	46	496
Junior mortgage debt.....	21	12	12	-	9	-	8	-	-
Federal National Mortgage Association:									
Total debt.....	4,379	3,922	3,828	93	457	313	22	22	100
First mortgage debt.....	4,379	3,922	3,828	93	457	313	22	22	100
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	454	309	309	-	146	75	4	8	58
First mortgage debt.....	299	211	211	-	88	58	4	-	26
Junior mortgage debt.....	155	98	98	-	58	17	-	8	32
Individual or individual's estate:									
Total debt.....	3,543	2,448	2,296	152	1,095	384	240	368	104
First mortgage debt.....	2,850	2,122	1,980	142	728	274	184	254	16
Junior mortgage debt.....	693	326	316	10	367	110	56	114	88
Other:									
Total debt.....	1,747	1,089	1,050	41	657	224	27	39	367
First mortgage debt.....	1,560	978	944	35	581	208	21	35	317
Junior mortgage debt.....	187	111	106	6	76	16	6	4	50
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	55	56	56	43	51	50	52	49	65
Total mortgage debt as percent of value.....	56	57	57	45	52	51	54	53	67
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	68	68	68	...	63	64	...	...	69
Total mortgage debt as percent of value.....	68	69	69	...	64	64	...	...	69
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	63	64	64	...	56	56	...	-	-
Total mortgage debt as percent of value.....	64	65	65	...	56	57	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	46	46	46	38	46	43	52	49	65
Total mortgage debt as percent of value.....	47	47	47	40	47	44	53	53	67
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	55	56	56	43	51	50	52	49	65
Total mortgage debt as percent of value.....	56	57	57	45	52	51	54	53	67
Commercial bank or trust company:									
First mortgage debt as percent of value.....	50	50	51	...	50	51	...	46	68
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	53	...	51	51	...	52	69
Mutual savings bank:									
First mortgage debt as percent of value.....	62	62	62	...	64	64	...	...	67
Total mortgage debt <sup>2</sup> as percent of value.....	63	63	63	...	64	64	...	...	70
Savings and loan associations:									
First mortgage debt as percent of value.....	52	53	53	47	47	46	52	45	61
Total mortgage debt <sup>2</sup> as percent of value.....	53	54	54	48	49	48	54	51	62
Life insurance company:									
First mortgage debt as percent of value.....	47	48	48	...	43	40	...	50	65
Total mortgage debt <sup>2</sup> as percent of value.....	48	49	49	...	44	40	...	53	67
Mortgage company:									
First mortgage debt as percent of value.....	61	62	62	...	55	...	...	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	64	67	68	...	55	...	...	...	73
Federal agency:									
First mortgage debt as percent of value.....	68	69	69	...	48	...	...	...	81
Total mortgage debt <sup>2</sup> as percent of value.....	68	69	69	...	53	...	...	...	81
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	77	79	78	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	79	78	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	-	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	50	49	49	39	51	46	56	53	...
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	44	52	48	57	56	...
Other:									
First mortgage debt as percent of value.....	57	59	61	...	52	...	...	...	66
Total mortgage debt <sup>2</sup> as percent of value.....	59	62	64	...	52	...	...	...	70

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South, Inside SMSA's, In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,287,819	1,871,354	1,807,000	64,354	416,465	294,000	88,744	29,531	4,190
With first mortgage only.....	2,149,208	1,763,854	1,704,000	59,854	385,354	278,000	79,351	24,519	3,484
With junior mortgage.....	139,610	107,499	103,000	4,499	32,111	17,000	9,393	5,012	706
FHA-insured first mortgage.....	676,264	600,717	589,000	11,717	75,547	70,000	4,139	922	486
With first mortgage only.....	650,592	584,717	573,000	11,717	65,875	62,000	2,610	793	472
With junior mortgage.....	25,672	16,000	16,000	-	9,672	8,000	1,528	130	14
VA-guaranteed first mortgage.....	426,738	363,629	359,000	4,629	63,109	61,000	2,109	-	-
With first mortgage only.....	413,738	351,629	347,000	4,629	62,109	60,000	2,109	-	-
With junior mortgage.....	13,000	11,000	11,000	-	2,000	2,000	-	-	-
Conventional first mortgage.....	1,185,817	908,008	860,000	48,008	277,809	163,000	82,496	28,608	3,705
With first mortgage only.....	1,083,878	826,509	783,000	43,509	257,369	156,000	74,631	23,726	3,012
With junior mortgage.....	100,939	80,499	76,000	4,499	20,440	7,000	7,865	4,883	692

#### Type of Mortgage Holder

#### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	188,837	148,943	140,000	8,943	39,894	27,000	8,997	3,710	187
Mutual savings bank.....	179,351	151,645	149,000	2,645	27,706	25,000	1,858	649	199
Savings and loan association.....	862,818	677,714	650,000	27,714	185,104	122,000	50,222	12,395	487
Life insurance company.....	458,558	402,091	398,000	4,091	56,467	43,000	5,153	5,549	2,765
Mortgage company.....	41,312	39,075	38,000	1,075	2,237	1,000	644	523	70
Federal agency.....	108,461	92,430	92,000	430	16,031	12,000	3,169	596	266
Federal National Mortgage Association.....	183,856	163,034	158,000	5,034	20,822	20,000	648	131	43
Real estate or construction company.....	19,328	14,000	14,000	-	5,328	5,000	316	-	12
Individual or individual's estate.....	202,252	150,010	138,000	12,010	52,242	31,000	15,555	5,661	26
Other.....	43,044	32,410	30,000	2,410	10,634	8,000	2,183	317	134

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

#### All mortgaged properties:

Total debt.....	27,126	18,637	18,045	592	8,489	2,003	980	1,656	3,850
First mortgage debt.....	26,452	18,303	17,724	579	8,149	1,961	900	1,565	3,723
Junior mortgage debt.....	674	333	321	12	341	43	79	92	127

#### Properties with FHA-insured first mortgage:

Total debt.....	7,217	5,863	5,748	116	1,353	645	34	42	632
First mortgage debt.....	7,139	5,820	5,704	116	1,319	625	23	40	631
Junior mortgage debt.....	78	44	44	-	34	20	11	2	1

#### Properties with VA-guaranteed first mortgage:

Total debt.....	3,916	3,533	3,497	36	383	370	14	-	-
First mortgage debt.....	3,876	3,493	3,457	36	383	369	14	-	-
Junior mortgage debt.....	40	40	40	-	-	-	-	-	-

#### Properties with conventional first mortgage:

Total debt.....	15,993	9,240	8,800	440	6,753	988	932	1,615	3,218
First mortgage debt.....	15,437	8,991	8,563	428	6,446	966	864	1,525	3,092
Junior mortgage debt.....	556	250	237	12	307	22	68	90	126

#### Type of Mortgage Holder

#### All types of holders:

Total debt.....	27,126	18,636	18,045	591	8,489	2,004	979	1,657	3,850
First mortgage debt.....	26,452	18,303	17,724	579	8,149	1,961	900	1,565	3,723
Junior mortgage debt.....	674	333	321	12	340	43	79	92	127

#### Commercial bank or trust company:

Total debt.....	2,138	1,485	1,433	52	653	133	59	299	163
First mortgage debt.....	2,058	1,434	1,382	52	624	133	56	288	147
Junior mortgage debt.....	80	51	51	-	29	-	3	11	16

#### Mutual savings bank:

Total debt.....	1,963	1,488	1,473	15	475	215	12	32	215
First mortgage debt.....	1,957	1,487	1,473	14	470	211	12	31	215
Junior mortgage debt.....	6	1	-	1	5	4	-	1	-

#### Savings and loan association:

Total debt.....	9,330	7,250	6,946	305	2,081	786	611	476	207
First mortgage debt.....	9,282	7,216	6,912	305	2,066	786	609	465	206
Junior mortgage debt.....	48	34	34	-	15	-	2	11	1

#### Life insurance company:

Total debt.....	7,304	3,875	3,855	19	3,430	292	58	543	2,536
First mortgage debt.....	7,277	3,868	3,848	19	3,410	292	58	540	2,519
Junior mortgage debt.....	27	7	7	-	20	-	-	3	17

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South, Inside SMSA's, In Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	490	391	384	9	98	2	10	22	63
First mortgage debt.....	411	328	323	6	82	2	3	20	57
Junior mortgage debt.....	79	63	61	3	16	-	7	2	6

##### Federal agency:

Total debt.....	1,231	789	785	4	442	64	29	46	303
First mortgage debt.....	1,219	786	782	4	433	64	21	46	303
Junior mortgage debt.....	12	3	3	-	9	-	8	-	-

##### Federal National Mortgage Association:

Total debt.....	2,095	1,822	1,754	68	273	175	7	8	83
First mortgage debt.....	2,095	1,822	1,754	68	273	175	7	8	83
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	191	124	124	-	67	40	4	2	23
First mortgage debt.....	154	107	107	-	47	35	4	-	9
Junior mortgage debt.....	37	17	17	-	20	5	-	2	14

##### Individual or individual's estate:

Total debt.....	1,709	1,064	966	97	645	221	167	204	53
First mortgage debt.....	1,393	935	840	94	458	187	114	142	15
Junior mortgage debt.....	316	129	126	3	187	34	53	62	38

##### Other:

Total debt.....	676	349	327	23	326	76	22	26	202
First mortgage debt.....	607	320	303	17	286	76	16	26	168
Junior mortgage debt.....	69	29	24	6	40	-	6	-	34

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	54	56	56	47	49	48	52	49	64
Total mortgage debt as percent of value.....	56	57	57	50	51	49	54	53	66

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	67	68	67	...	64	65	...	...	64
Total mortgage debt as percent of value.....	68	68	68	...	67	68	...	...	65

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	62	63	64	...	51	51	...	-	-
Total mortgage debt as percent of value.....	63	64	65	...	51	51	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	44	44	44	41	45	41	52	50	64
Total mortgage debt as percent of value.....	46	46	46	43	47	42	53	53	66

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	54	56	56	47	49	48	52	49	64
Total mortgage debt as percent of value.....	56	57	57	50	51	49	54	53	66

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	50	50	52	...	48	...	...	54	66
Total mortgage debt <sup>2</sup> as percent of value.....	50	51	54	...	49	...	...	56	67

##### Mutual savings bank:

First mortgage debt as percent of value.....	63	64	64	...	62	...	...	...	64
Total mortgage debt <sup>2</sup> as percent of value.....	64	64	64	...	62	...	...	...	65

##### Savings and loan associations:

First mortgage debt as percent of value.....	51	53	53	50	46	44	51	45	53
Total mortgage debt <sup>2</sup> as percent of value.....	53	54	54	54	48	45	53	52	55

##### Life insurance company:

First mortgage debt as percent of value.....	46	47	48	...	40	35	...	48	64
Total mortgage debt <sup>2</sup> as percent of value.....	47	49	49	...	40	35	...	50	66

##### Mortgage company:

First mortgage debt as percent of value.....	47	48	48	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	51	52	50	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	69	70	70	...	60	...	...	...	78
Total mortgage debt <sup>2</sup> as percent of value.....	69	70	70	...	63	...	...	...	78

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	77	79	79	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	79	79	...	...	...	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	-	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	49	47	47	...	53	-	56	48	...
Total mortgage debt <sup>2</sup> as percent of value.....	52	50	50	...	54	-	57	51	...

##### Other:

First mortgage debt as percent of value.....	67	...	...	...	80	...	...	...	70
Total mortgage debt <sup>2</sup> as percent of value.....	74	...	...	...	80	...	...	...	72

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## South, Inside SMSA's, Not in Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,437,355	2,112,499	2,080,000	32,499	324,856	271,000	35,784	14,933	3,139
With first mortgage only.....	2,240,040	1,941,186	1,913,000	28,186	298,854	254,000	31,159	11,079	2,616
With junior mortgage.....	197,315	171,313	167,000	4,313	26,002	17,000	4,626	3,854	522
FHA-insured first mortgage.....	601,740	531,707	529,000	2,707	70,033	67,000	2,709	75	249
With first mortgage only.....	575,740	505,707	503,000	2,707	70,033	67,000	2,709	75	249
With junior mortgage.....	26,000	26,000	26,000	-	-	-	-	-	-
VA-guaranteed first mortgage.....	494,965	432,965	431,000	1,965	62,000	62,000	-	-	-
With first mortgage only.....	464,965	407,965	406,000	1,965	57,000	57,000	-	-	-
With junior mortgage.....	29,000	25,000	25,000	-	4,000	4,000	-	-	-
Conventional first mortgage.....	1,340,649	1,147,827	1,120,000	27,827	192,822	142,000	33,075	14,858	2,889
With first mortgage only.....	1,199,335	1,027,514	1,004,000	23,514	171,821	130,000	28,450	11,004	2,367
With junior mortgage.....	142,315	120,313	116,000	4,313	22,002	13,000	4,626	3,854	522

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	206,587	169,809	168,000	1,809	36,778	30,000	4,746	1,900	132
Mutual savings bank.....	312,812	276,000	276,000	-	36,812	36,000	429	207	176
Savings and loan association.....	986,629	863,079	845,000	18,079	123,549	98,000	18,946	6,239	364
Life insurance company.....	366,745	327,362	326,000	1,362	39,383	33,000	1,026	3,137	2,220
Mortgage company.....	53,140	42,000	42,000	-	11,140	10,000	1,013	105	22
Federal agency.....	87,328	71,577	70,000	1,577	15,751	15,000	645	-	106
Federal National Mortgage Association.....	169,105	156,362	155,000	1,362	12,743	12,000	704	30	9
Real estate or construction company.....	16,016	13,000	13,000	-	3,016	3,000	-	-	16
Individual or individual's estate.....	163,184	131,491	125,000	6,491	31,693	21,000	7,571	3,117	5
Other.....	73,810	60,819	59,000	1,819	12,991	12,000	704	198	89

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	34,293	26,375	26,054	321	7,918	2,722	435	966	3,794
First mortgage debt.....	33,438	25,852	25,544	308	7,586	2,606	416	882	3,681
Junior mortgage debt.....	854	523	510	12	332	116	19	84	113

##### Properties with FHA-insured first mortgage:

Total debt.....	8,008	6,945	6,904	40	1,064	641	40	19	364
First mortgage debt.....	7,949	6,886	6,845	40	1,064	641	40	19	364
Junior mortgage debt.....	59	59	59	-	-	-	-	-	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	6,629	5,927	5,908	19	703	703	-	-	-
First mortgage debt.....	6,551	5,862	5,843	19	689	689	-	-	-
Junior mortgage debt.....	78	64	64	-	14	14	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	19,655	13,503	13,242	261	6,152	1,378	396	947	3,430
First mortgage debt.....	18,938	13,104	12,855	249	5,833	1,276	376	864	3,317
Junior mortgage debt.....	717	399	387	12	318	102	19	84	113

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	34,293	26,375	26,055	320	7,918	2,722	435	966	3,794
First mortgage debt.....	33,438	25,852	25,544	308	7,586	2,606	416	882	3,681
Junior mortgage debt.....	855	523	511	12	332	116	19	84	113

##### Commercial bank or trust company:

Total debt.....	2,359	1,710	1,698	12	650	322	54	73	200
First mortgage debt.....	2,312	1,681	1,672	9	631	316	54	68	192
Junior mortgage debt.....	47	29	26	3	19	6	-	5	8

##### Mutual savings bank:

Total debt.....	4,247	3,597	3,597	-	650	387	9	21	232
First mortgage debt.....	4,244	3,597	3,597	-	647	387	9	21	229
Junior mortgage debt.....	3	-	-	-	3	-	-	-	3

##### Savings and loan association:

Total debt.....	13,272	11,318	11,162	157	1,955	1,030	255	373	297
First mortgage debt.....	13,179	11,246	11,092	154	1,934	1,030	246	364	294
Junior mortgage debt.....	93	72	70	3	21	-	9	9	3

##### Life insurance company:

Total debt.....	7,198	4,054	4,028	27	3,142	278	7	280	2,577
First mortgage debt.....	7,181	4,045	4,019	27	3,135	278	7	280	2,570
Junior mortgage debt.....	17	9	9	-	7	-	-	-	7

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South, Inside SMSA's, Not in Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	705	527	527	-	177	112	17	22	27
First mortgage debt.....	633	485	485	-	147	106	9	14	19
Junior mortgage debt.....	72	42	42	-	30	6	8	8	8

##### Federal agency:

Total debt.....	1,060	758	729	29	302	108	1	-	193
First mortgage debt.....	1,051	749	720	29	302	108	1	-	193
Junior mortgage debt.....	9	9	9	-	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	2,284	2,099	2,074	25	184	138	15	14	17
First mortgage debt.....	2,284	2,099	2,074	25	184	138	15	14	17
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	263	185	185	-	78	37	-	7	35
First mortgage debt.....	145	104	104	-	41	24	-	-	17
Junior mortgage debt.....	118	81	81	-	37	13	-	7	18

##### Individual or individual's estate:

Total debt.....	1,835	1,384	1,330	54	450	164	73	163	51
First mortgage debt.....	1,457	1,187	1,140	47	270	88	70	111	1
Junior mortgage debt.....	378	197	190	7	180	76	3	52	50

##### Other:

Total debt.....	1,070	740	722	18	330	148	4	13	165
First mortgage debt.....	953	658	640	18	295	132	4	9	149
Junior mortgage debt.....	117	82	82	-	35	16	-	4	16

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	55	56	56	38	52	53	53	47	67
Total mortgage debt as percent of value.....	57	57	57	40	54	54	55	53	69

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	69	69	69	...	63	63	...	...	81
Total mortgage debt as percent of value.....	69	70	70	...	63	63	...	...	81

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	63	64	64	...	60	60	-	-	-
Total mortgage debt as percent of value.....	64	65	65	...	61	61	-	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	47	47	47	36	46	45	51	47	66
Total mortgage debt as percent of value.....	48	48	48	38	48	46	54	53	69

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	55	56	56	38	52	53	53	47	67
Total mortgage debt as percent of value.....	57	57	57	40	54	54	55	53	69

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	51	51	51	...	53	...	...	...	74
Total mortgage debt <sup>2</sup> as percent of value.....	53	53	53	...	56	...	...	...	74

##### Mutual savings bank:

First mortgage debt as percent of value.....	62	61	61	-	65	65	...	...	69
Total mortgage debt <sup>2</sup> as percent of value.....	63	62	62	-	65	65	...	...	73

##### Savings and loan associations:

First mortgage debt as percent of value.....	52	53	53	38	49	49	53	44	65
Total mortgage debt <sup>2</sup> as percent of value.....	53	54	54	41	52	51	55	50	66

##### Life insurance company:

First mortgage debt as percent of value.....	48	48	48	...	50	...	...	...	66
Total mortgage debt <sup>2</sup> as percent of value.....	49	49	49	...	51	...	...	...	68

##### Mortgage company:

First mortgage debt as percent of value.....	70	75	75	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	72	78	78	-	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	66	68	67	...	47	...	...	-	83
Total mortgage debt <sup>2</sup> as percent of value.....	67	68	67	...	47	...	...	-	84

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	77	78	78	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	78	78	...	...	...	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	50	51	52	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	52	54	54	...	...	...	...	...	...

##### Other:

First mortgage debt as percent of value.....	54	58	59	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	56	60	60	...	...	...	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South, Outside SMSA's

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,177,284	1,803,585	1,757,000	46,585	373,699	314,000	48,781	10,308	610
With first mortgage only.....	2,076,834	1,712,916	1,668,000	44,916	363,918	309,000	45,551	8,825	542
With junior mortgage.....	100,449	90,669	89,000	1,669	9,780	5,000	3,230	1,483	67
FHA-insured first mortgage.....	275,363	235,378	234,000	1,378	39,985	36,000	3,479	382	124
With first mortgage only.....	266,983	229,378	228,000	1,378	37,605	34,000	3,106	382	117
With junior mortgage.....	8,380	6,000	6,000	-	2,380	2,000	373	-	7
VA-guaranteed first mortgage.....	170,000	144,000	144,000	-	26,000	26,000	-	-	-
With first mortgage only.....	165,000	139,000	139,000	-	26,000	26,000	-	-	-
With junior mortgage.....	5,000	5,000	5,000	-	-	-	-	-	-
Conventional first mortgage.....	1,730,919	1,423,207	1,378,000	45,207	307,712	252,000	45,301	9,926	485
With first mortgage only.....	1,644,851	1,344,538	1,301,000	43,538	300,313	249,000	42,445	8,443	425
With junior mortgage.....	87,069	79,669	78,000	1,669	7,400	3,000	2,857	1,483	60

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	362,410	302,619	293,000	9,619	59,791	47,000	10,698	2,063	30
Mutual savings bank.....	72,055	62,000	62,000	-	10,055	10,000	-	36	19
Savings and loan association.....	939,524	774,800	752,000	22,800	164,724	135,000	24,637	4,992	95
Life insurance company.....	171,639	145,655	143,000	2,655	25,984	23,000	1,492	1,100	392
Mortgage company.....	67,494	57,277	56,000	1,277	10,217	10,000	-	217	-
Federal agency.....	185,412	161,354	159,000	2,354	24,058	24,000	-	-	58
Federal National Mortgage Association.....	76,373	67,000	67,000	-	9,373	9,000	373	-	-
Real estate or construction company.....	11,015	8,000	8,000	-	3,015	3,000	-	-	15
Individual or individual's estate.....	212,946	158,913	153,000	5,913	54,033	44,000	8,480	1,553	-
Other.....	77,412	65,966	64,000	1,966	11,446	8,000	3,099	347	-

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	18,597	15,474	15,091	383	3,123	1,978	385	391	369
First mortgage debt.....	18,191	15,141	14,766	375	3,051	1,972	374	344	361
Junior mortgage debt.....	406	333	326	8	72	6	11	47	8

##### Properties with FHA-insured first mortgage:

Total debt.....	2,765	2,308	2,298	10	457	305	30	17	106
First mortgage debt.....	2,742	2,294	2,284	10	449	300	29	17	103
Junior mortgage debt.....	23	14	14	-	9	4	1	-	3

##### Properties with VA-guaranteed first mortgage:

Total debt.....	1,740	1,551	1,551	-	189	189	-	-	-
First mortgage debt.....	1,735	1,546	1,546	-	189	189	-	-	-
Junior mortgage debt.....	5	5	5	-	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	14,092	11,616	11,243	373	2,476	1,484	355	374	263
First mortgage debt.....	13,714	11,302	10,936	366	2,412	1,482	345	327	259
Junior mortgage debt.....	378	315	307	8	64	2	10	47	5

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	18,597	15,474	15,091	383	3,123	1,978	385	391	369
First mortgage debt.....	18,191	15,141	14,766	375	3,051	1,972	374	344	361
Junior mortgage debt.....	406	333	325	8	72	6	11	47	8

##### Commercial bank or trust company:

Total debt.....	2,742	2,289	2,241	48	453	316	65	64	8
First mortgage debt.....	2,559	2,139	2,091	48	420	310	64	39	7
Junior mortgage debt.....	183	150	150	-	33	6	1	25	1

##### Mutual savings bank:

Total debt.....	731	653	653	-	77	59	-	5	13
First mortgage debt.....	731	653	653	-	77	59	-	5	13
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Savings and loan association:

Total debt.....	8,317	7,108	6,906	201	1,210	808	196	148	58
First mortgage debt.....	8,268	7,067	6,865	201	1,201	808	196	139	58
Junior mortgage debt.....	49	41	41	-	9	-	-	9	-

##### Life insurance company:

Total debt.....	1,949	1,384	1,346	39	565	172	10	135	248
First mortgage debt.....	1,949	1,384	1,346	39	565	172	10	135	248
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South, Outside SMSA's

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	376	323	319	4	54	53	-	-	-
First mortgage debt.....	368	315	311	4	54	53	-	-	-
Junior mortgage debt.....	8	8	8	-	-	-	-	-	-

##### Federal agency:

Total debt.....	1,639	1,383	1,355	29	256	218	8	-	30
First mortgage debt.....	1,622	1,374	1,346	29	248	218	-	-	30
Junior mortgage debt.....	17	9	9	-	8	-	8	-	-

##### Federal National Mortgage Association:

Total debt.....	916	829	829	-	88	86	2	-	-
First mortgage debt.....	916	829	829	-	88	86	2	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	83	62	62	-	21	15	-	-	6
First mortgage debt.....	65	44	44	-	21	15	-	-	6
Junior mortgage debt.....	18	18	18	-	-	-	-	-	-

##### Individual or individual's estate:

Total debt.....	1,257	930	882	48	328	205	78	37	7
First mortgage debt.....	1,179	873	829	45	306	205	76	24	-
Junior mortgage debt.....	78	57	53	3	22	-	2	13	7

##### Other:

Total debt.....	584	511	497	15	73	46	26	1	-
First mortgage debt.....	533	461	451	10	72	46	26	-	-
Junior mortgage debt.....	51	50	46	5	1	-	-	1	-

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	50	50	50	38	50	52	40	36	67
Total mortgage debt as percent of value.....	51	51	52	40	50	52	40	38	68

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	68	69	69	...	65	66	...	...	91
Total mortgage debt as percent of value.....	68	69	69	...	65	66	...	...	91

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	63	64	64	-	...	...	-	-	-
Total mortgage debt as percent of value.....	63	64	64	-	...	...	-	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	47	47	47	38	46	48	40	36	65
Total mortgage debt as percent of value.....	48	48	48	40	46	48	41	38	65

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	50	50	50	38	50	52	40	36	67
Total mortgage debt as percent of value.....	51	51	52	40	50	52	40	38	68

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	37	38	38	...	37	34	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	38	39	39	...	37	34	...	...	...

##### Mutual savings bank:

First mortgage debt as percent of value.....	65	65	65	-	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	65	65	65	-	...	...	-	...	...

##### Savings and loan associations:

First mortgage debt as percent of value.....	49	49	49	40	47	50	31	43	73
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	40	47	50	31	50	73

##### Life insurance company:

First mortgage debt as percent of value.....	47	47	47	...	39	...	...	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	47	47	48	...	39	...	...	...	70

##### Mortgage company:

First mortgage debt as percent of value.....	51	48	49	...	...	...	-	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	51	48	49	...	...	...	-	...	-

##### Federal agency:

First mortgage debt as percent of value.....	67	66	66	...	...	...	-	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	67	66	67	...	...	...	-	-	...

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	80	82	82	-	...	...	...	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	81	83	83	-	...	...	...	-	-

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	-

##### Individual or individual's estate:

First mortgage debt as percent of value.....	45	46	46	...	39	39	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	46	47	47	...	40	39	...	...	-

##### Other:

First mortgage debt as percent of value.....	50	50	50	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	55	53	53	...	...	...	...	...	-

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	4,839,699	3,957,660	3,802,000	155,660	882,039	573,000	201,975	103,044	4,020
With first mortgage only.....	4,337,389	3,568,238	3,436,000	132,238	769,151	522,000	173,113	71,148	2,890
With junior mortgage.....	502,311	389,422	366,000	23,422	112,889	51,000	28,863	31,896	1,130
FHA-insured first mortgage.....	1,209,890	1,067,306	1,051,000	16,306	142,584	126,000	15,029	1,192	363
With first mortgage only.....	1,131,305	995,899	981,000	14,899	135,406	120,000	14,359	686	361
With junior mortgage.....	76,584	70,407	69,000	1,407	6,177	5,000	670	505	2
VA-guaranteed first mortgage.....	755,395	676,134	667,000	9,134	79,261	76,000	3,261	-	-
With first mortgage only.....	696,938	626,677	619,000	7,677	70,261	67,000	3,261	-	-
With junior mortgage.....	58,458	49,458	48,000	1,458	9,000	9,000	-	-	-
Conventional first mortgage.....	2,875,414	2,215,220	2,085,000	130,220	660,194	371,000	183,685	101,852	3,657
With first mortgage only.....	2,509,145	1,945,663	1,836,000	109,663	563,482	335,000	155,492	70,461	2,529
With junior mortgage.....	366,269	269,557	249,000	20,557	96,712	36,000	28,193	31,391	1,128

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	702,232	592,456	570,000	22,456	109,776	72,000	25,176	12,352	248
Mutual savings bank.....	439,439	385,896	380,000	5,896	53,543	49,000	2,405	1,928	210
Savings and loan association.....	1,870,188	1,460,547	1,378,000	82,547	409,641	234,000	117,591	56,286	1,764
Life insurance company.....	531,341	471,227	466,000	5,227	60,114	45,000	3,199	10,789	1,126
Mortgage company.....	61,626	50,236	49,000	1,236	11,390	9,000	1,746	623	21
Federal agency.....	167,185	137,779	137,000	779	29,406	26,000	2,573	608	225
Federal National Mortgage Association.....	285,441	257,763	252,000	5,763	27,678	24,000	3,221	416	41
Real estate or construction company.....	39,828	33,634	33,000	634	6,194	4,000	1,336	802	56
Individual or individual's estate.....	437,965	287,573	262,000	25,573	150,392	92,000	40,514	17,713	165
Other.....	303,453	280,548	275,000	5,548	22,905	17,000	4,216	1,526	163

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	77,262	56,153	53,506	2,647	21,109	5,924	3,473	7,581	4,131
First mortgage debt.....	74,796	54,842	52,316	2,526	19,954	5,783	3,358	6,895	3,919
Junior mortgage debt.....	2,466	1,311	1,190	121	1,155	142	115	686	212

##### Properties with FHA-insured first mortgage:

Total debt.....	16,952	14,323	14,002	320	2,629	1,458	238	148	785
First mortgage debt.....	16,684	14,078	13,771	308	2,606	1,449	237	135	784
Junior mortgage debt.....	268	244	232	13	23	9	1	13	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	10,747	9,861	9,731	130	886	802	85	-	-
First mortgage debt.....	10,567	9,726	9,599	127	841	756	85	-	-
Junior mortgage debt.....	180	135	132	3	45	45	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	49,563	31,969	29,773	2,196	17,594	3,665	3,150	7,433	3,346
First mortgage debt.....	47,545	31,037	28,946	2,091	16,507	3,577	3,036	6,760	3,134
Junior mortgage debt.....	2,018	932	827	105	1,086	87	114	673	212

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	77,263	56,152	53,506	2,647	21,109	5,925	3,473	7,580	4,131
First mortgage debt.....	74,796	54,841	52,316	2,526	19,954	5,783	3,358	6,895	3,919
Junior mortgage debt.....	2,467	1,311	1,190	121	1,155	142	115	685	212

##### Commercial bank or trust company:

Total debt.....	9,580	7,594	7,361	233	1,986	744	300	593	349
First mortgage debt.....	9,328	7,466	7,251	215	1,862	730	285	548	299
Junior mortgage debt.....	252	128	110	18	124	14	15	45	50

##### Mutual savings bank:

Total debt.....	6,541	5,433	5,351	81	1,108	619	74	182	233
First mortgage debt.....	6,531	5,424	5,342	81	1,107	619	74	182	232
Junior mortgage debt.....	10	9	9	-	1	-	-	-	1

##### Savings and loan association:

Total debt.....	33,025	23,296	21,723	1,574	9,729	2,570	2,082	3,906	1,171
First mortgage debt.....	32,873	23,208	21,641	1,567	9,665	2,556	2,078	3,876	1,156
Junior mortgage debt.....	152	88	82	7	64	14	4	30	15

##### Life insurance company:

Total debt.....	8,878	5,883	5,816	67	2,994	416	47	1,188	1,344
First mortgage debt.....	8,855	5,875	5,809	66	2,979	416	47	1,183	1,334
Junior mortgage debt.....	23	8	7	1	15	-	-	5	10

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

West, Total	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	1,134	857	821	37	277	132	58	71	15
First mortgage debt.....	1,057	791	765	27	265	132	56	64	13
Junior mortgage debt.....	77	66	56	10	12	-	2	7	2
Federal agency:									
Total debt.....	2,482	1,645	1,619	26	837	282	39	60	455
First mortgage debt.....	2,455	1,619	1,606	13	836	282	39	59	455
Junior mortgage debt.....	27	26	13	13	1	-	-	1	-
Federal National Mortgage Association:									
Total debt.....	4,297	3,859	3,714	145	439	264	63	29	83
First mortgage debt.....	4,297	3,859	3,714	145	439	264	63	29	83
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	924	604	591	12	320	47	52	121	100
First mortgage debt.....	742	526	519	6	216	47	40	57	72
Junior mortgage debt.....	182	78	72	6	104	-	12	64	28
Individual or individual's estate:									
Total debt.....	6,234	3,431	3,044	386	2,803	705	636	1,329	135
First mortgage debt.....	4,713	2,664	2,339	325	2,049	597	562	840	50
Junior mortgage debt.....	1,521	767	705	61	754	108	74	489	85
Other:									
Total debt.....	4,166	3,550	3,465	85	616	145	121	101	247
First mortgage debt.....	3,946	3,409	3,329	80	537	139	114	58	226
Junior mortgage debt.....	220	141	136	5	79	6	7	43	21
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	57	58	58	51	55	56	55	51	62
Total mortgage debt as percent of value.....	59	60	60	54	57	57	57	56	67
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	65	65	65	66	65	66	...	...	76
Total mortgage debt as percent of value.....	66	66	66	69	66	66	...	...	76
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	64	65	65	...	53	51	...	-	-
Total mortgage debt as percent of value.....	65	66	66	...	55	53	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	52	52	53	49	53	53	54	51	60
Total mortgage debt as percent of value.....	54	54	54	51	55	53	57	56	66
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	57	58	58	51	55	56	55	51	62
Total mortgage debt as percent of value.....	59	60	60	54	57	57	57	56	67
Commercial bank or trust company:									
First mortgage debt as percent of value.....	52	53	54	26	42	49	34	33	55
Total mortgage debt <sup>2</sup> as percent of value.....	52	53	54	31	42	49	34	38	60
Mutual savings bank:									
First mortgage debt as percent of value.....	62	62	62	...	63	62	...	...	58
Total mortgage debt <sup>2</sup> as percent of value.....	64	64	64	...	65	65	...	...	60
Savings and loan associations:									
First mortgage debt as percent of value.....	58	59	60	54	55	55	56	52	61
Total mortgage debt <sup>2</sup> as percent of value.....	60	61	61	57	57	56	59	58	66
Life insurance company:									
First mortgage debt as percent of value.....	49	48	48	...	53	57	...	45	59
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	50	...	54	57	...	50	64
Mortgage company:									
First mortgage debt as percent of value.....	77	82	82	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	78	82	82	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	67	68	67	...	67	...	...	...	85
Total mortgage debt <sup>2</sup> as percent of value.....	68	68	68	...	69	...	...	...	85
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	76	77	77	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	78	78	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	52	53	53	53	52	49	57	54	56
Total mortgage debt <sup>2</sup> as percent of value.....	54	54	54	56	53	49	60	57	56
Other:									
First mortgage debt as percent of value.....	51	49	49	...	67	...	...	...	74
Total mortgage debt <sup>2</sup> as percent of value.....	51	49	49	...	68	...	...	...	74

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West, Inside SMSA's, Total

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	4,132,441	3,391,789	3,259,000	132,789	740,652	466,000	174,952	95,785	3,915
With first mortgage only.....	3,670,579	3,037,619	2,924,000	113,619	632,960	417,000	148,124	65,020	2,816
With junior mortgage.....	461,861	354,169	335,000	19,169	107,692	49,000	26,828	30,765	1,099
FHA-insured first mortgage.....	1,018,816	906,845	897,000	9,845	111,971	98,000	12,454	1,154	363
With first mortgage only.....	954,011	848,218	839,000	9,218	105,793	93,000	11,784	648	361
With junior mortgage.....	64,804	58,627	58,000	627	6,177	5,000	670	505	2
VA-guaranteed first mortgage.....	683,836	617,575	610,000	7,575	66,261	63,000	3,261	-	-
With first mortgage only.....	629,158	572,897	566,000	6,897	56,261	53,000	3,261	-	-
With junior mortgage.....	53,678	44,678	44,000	678	9,000	9,000	-	-	-
Conventional first mortgage.....	2,429,788	1,867,368	1,752,000	115,368	562,420	305,000	159,237	94,631	3,552
With first mortgage only.....	2,086,410	1,615,505	1,518,000	97,505	470,905	271,000	133,078	64,372	2,455
With junior mortgage.....	343,379	250,864	233,000	17,864	92,515	35,000	26,159	30,259	1,097

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	564,689	485,655	468,000	17,655	79,034	47,000	20,281	11,505	248
Mutual savings bank.....	407,563	361,558	358,000	3,558	46,005	42,000	2,022	1,773	210
Savings and loan association.....	1,672,058	1,306,125	1,229,000	77,125	365,933	206,000	104,404	53,800	1,729
Life insurance company.....	472,881	418,448	414,000	4,448	54,433	41,000	2,433	9,919	1,081
Mortgage company.....	56,621	46,236	45,000	1,236	10,385	8,000	1,746	623	16
Federal agency.....	105,928	83,000	83,000	-	22,928	20,000	2,573	149	206
Federal National Mortgage Association.....	243,656	221,978	218,000	3,978	21,678	18,000	3,221	416	41
Real estate or construction company.....	33,828	27,634	27,000	634	6,194	4,000	1,336	802	56
Individual or individual's estate.....	317,010	201,490	179,000	22,490	115,520	65,000	34,914	15,441	165
Other.....	258,208	238,665	237,000	1,665	19,543	16,000	2,024	1,356	163

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	69,944	50,470	48,157	2,313	19,474	5,111	3,133	7,214	4,016
First mortgage debt.....	67,619	49,275	47,074	2,202	18,343	4,969	3,022	6,540	3,812
Junior mortgage debt.....	2,325	1,194	1,084	111	1,131	142	110	674	205

##### Properties with FHA-insured first mortgage:

Total debt.....	14,748	12,428	12,274	155	2,319	1,201	191	143	785
First mortgage debt.....	14,531	12,235	12,091	143	2,296	1,192	189	130	784
Junior mortgage debt.....	217	194	182	11	23	9	1	13	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	10,000	9,218	9,112	106	782	697	85	-	-
First mortgage debt.....	9,832	9,095	8,991	104	737	652	85	-	-
Junior mortgage debt.....	168	123	121	2	45	45	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	45,196	28,823	26,771	2,052	16,373	3,213	2,857	7,071	3,232
First mortgage debt.....	43,256	27,945	25,991	1,955	15,311	3,126	2,748	6,410	3,027
Junior mortgage debt.....	1,940	878	780	98	1,062	87	109	662	204

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	69,944	50,469	48,156	2,313	19,474	5,111	3,132	7,214	4,017
First mortgage debt.....	67,619	49,275	47,073	2,202	18,343	4,969	3,022	6,540	3,812
Junior mortgage debt.....	2,325	1,194	1,083	111	1,131	142	110	674	205

##### Commercial bank or trust company:

Total debt.....	8,362	6,623	6,437	186	1,739	557	269	564	349
First mortgage debt.....	8,117	6,499	6,330	169	1,618	543	254	522	299
Junior mortgage debt.....	245	124	107	17	121	14	15	42	50

##### Mutual savings bank:

Total debt.....	5,966	5,023	4,969	54	942	511	51	147	233
First mortgage debt.....	5,956	5,014	4,960	54	941	511	51	147	232
Junior mortgage debt.....	10	9	9	-	1	-	-	-	1

##### Savings and loan association:

Total debt.....	30,927	21,820	20,309	1,513	9,107	2,292	1,936	3,753	1,125
First mortgage debt.....	30,783	21,740	20,235	1,506	9,043	2,278	1,932	3,723	1,110
Junior mortgage debt.....	144	80	74	7	64	14	4	30	15

##### Life insurance company:

Total debt.....	8,188	5,319	5,267	53	2,868	381	39	1,129	1,320
First mortgage debt.....	8,165	5,311	5,250	52	2,853	381	39	1,124	1,310
Junior mortgage debt.....	23	8	7	1	15	-	-	5	10

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## West, Inside SMSA's, Total

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	1,062	818	785	33	246	101	58	71	15
First mortgage debt.....	989	756	729	27	234	101	56	64	13
Junior mortgage debt.....	73	62	56	6	12	-	2	7	2

##### Federal agency:

Total debt.....	1,842	1,127	1,114	13	715	238	39	21	417
First mortgage debt.....	1,816	1,101	1,101	-	715	238	39	21	417
Junior mortgage debt.....	26	26	13	13	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	3,735	3,317	3,249	67	418	243	63	29	83
First mortgage debt.....	3,735	3,317	3,249	67	418	243	63	29	83
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	825	505	493	12	320	47	51	121	100
First mortgage debt.....	648	432	426	6	216	47	40	57	72
Junior mortgage debt.....	177	73	67	6	104	-	11	64	28

##### Individual or individual's estate:

Total debt.....	5,421	2,828	2,463	364	2,593	604	585	1,278	127
First mortgage debt.....	4,013	2,155	1,847	308	1,858	496	515	797	50
Junior mortgage debt.....	1,408	673	616	56	735	108	70	481	77

##### Other:

Total debt.....	3,614	3,089	3,072	17	525	138	39	100	247
First mortgage debt.....	3,396	2,950	2,937	13	446	132	32	57	226
Junior mortgage debt.....	218	139	135	4	79	6	7	43	21

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	58	58	59	52	55	57	56	51	62
Total mortgage debt as percent of value.....	60	60	60	54	58	58	58	57	67

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	65	65	65	...	66	67	...	...	76
Total mortgage debt as percent of value.....	66	66	66	...	67	67	...	...	76

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	64	65	65	...	54	53	...	-	-
Total mortgage debt as percent of value.....	66	66	66	...	57	55	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	53	53	53	51	53	53	55	51	60
Total mortgage debt as percent of value.....	54	54	54	53	55	53	57	56	66

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	58	58	59	52	55	57	56	51	62
Total mortgage debt as percent of value.....	60	60	60	54	58	58	58	57	67

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	53	54	55	19	43	52	36	35	55
Total mortgage debt <sup>2</sup> as percent of value.....	53	54	55	26	44	52	36	39	60

##### Mutual savings bank:

First mortgage debt as percent of value.....	62	62	62	...	61	60	...	...	58
Total mortgage debt <sup>2</sup> as percent of value.....	64	64	64	...	63	63	...	...	60

##### Savings and loan associations:

First mortgage debt as percent of value.....	58	59	60	54	55	54	57	52	61
Total mortgage debt <sup>2</sup> as percent of value.....	61	61	62	57	57	55	59	59	67

##### Life insurance company:

First mortgage debt as percent of value.....	49	48	48	...	53	58	...	46	60
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	50	...	55	58	...	50	65

##### Mortgage company:

First mortgage debt as percent of value.....	74	80	80	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	75	80	80	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	68	68	68	-	66	...	...	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	68	68	68	-	68	...	...	...	84

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	76	76	76	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	77	77	...	...	...	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	53	53	52	55	54	52	57	55	56
Total mortgage debt <sup>2</sup> as percent of value.....	55	55	54	59	54	52	59	58	56

##### Other:

First mortgage debt as percent of value.....	51	50	50	...	68	...	...	...	74
Total mortgage debt <sup>2</sup> as percent of value.....	51	50	50	...	69	...	...	...	74

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## West, Inside SMSA's, In Central Cities

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,662,431	1,326,134	1,260,000	66,134	336,297	198,000	82,973	53,398	1,926
With first mortgage only.....	1,481,039	1,194,955	1,137,000	57,955	286,084	176,000	71,372	37,339	1,373
With junior mortgage.....	180,392	131,180	123,000	8,180	49,212	21,000	11,601	16,058	553
FHA-insured first mortgage.....	429,407	385,801	379,000	6,801	43,606	37,000	5,833	571	202
With first mortgage only.....	398,630	356,173	350,000	6,173	42,457	36,000	5,833	422	202
With junior mortgage.....	30,776	29,627	29,000	627	1,149	1,000	-	149	-
VA-guaranteed first mortgage.....	277,276	252,703	249,000	3,703	24,573	22,000	2,573	-	-
With first mortgage only.....	253,276	236,703	233,000	3,703	16,573	14,000	2,573	-	-
With junior mortgage.....	25,000	17,000	17,000	-	8,000	8,000	-	-	-
Conventional first mortgage.....	955,748	687,631	632,000	55,631	268,118	139,000	74,567	52,827	1,724
With first mortgage only.....	831,132	603,079	555,000	48,079	228,053	127,000	62,965	36,917	1,171
With junior mortgage.....	124,615	84,552	77,000	7,552	40,063	12,000	11,601	15,909	553

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	218,752	187,344	176,000	11,344	31,408	14,000	10,801	6,461	146
Mutual savings bank.....	166,479	143,492	142,000	1,492	22,987	21,000	1,007	861	119
Savings and loan association.....	662,522	495,210	460,000	35,210	167,312	90,000	49,361	27,184	767
Life insurance company.....	181,961	158,976	157,000	1,976	22,985	15,000	1,410	6,060	515
Mortgage company.....	27,056	21,339	21,000	339	5,717	5,000	291	413	13
Federal agency.....	42,194	35,000	35,000	-	7,194	6,000	906	148	140
Federal National Mortgage Association.....	105,830	94,622	92,000	2,622	11,208	9,000	1,757	416	35
Real estate or construction company.....	15,478	11,634	11,000	634	3,844	3,000	336	499	9
Individual or individual's estate.....	145,220	87,708	76,000	11,708	57,512	31,000	16,096	10,306	110
Other.....	96,938	90,809	90,000	809	6,129	4,000	1,007	1,050	72

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	27,839	18,584	17,545	1,040	9,254	2,080	1,382	3,809	1,983
First mortgage debt.....	26,815	18,169	17,180	989	8,646	2,014	1,336	3,428	1,867
Junior mortgage debt.....	1,024	415	365	50	609	66	47	380	116

##### Properties with FHA-insured first mortgage:

Total debt.....	6,095	5,084	4,981	103	1,011	442	71	67	432
First mortgage debt.....	6,002	4,995	4,903	92	1,007	442	71	63	432
Junior mortgage debt.....	93	89	78	11	4	-	-	4	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	4,050	3,723	3,685	39	327	259	67	-	-
First mortgage debt.....	3,960	3,673	3,634	39	287	220	67	-	-
Junior mortgage debt.....	89	50	50	-	39	39	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	17,694	9,777	8,879	898	7,916	1,379	1,244	3,741	1,552
First mortgage debt.....	16,852	9,501	8,642	859	7,351	1,352	1,198	3,365	1,436
Junior mortgage debt.....	841	276	237	39	565	27	47	376	116

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	27,839	18,584	17,545	1,040	9,255	2,080	1,383	3,809	1,983
First mortgage debt.....	26,815	18,169	17,180	990	8,646	2,014	1,336	3,428	1,867
Junior mortgage debt.....	1,024	415	365	50	609	66	47	381	116

##### Commercial bank or trust company:

Total debt.....	3,143	2,368	2,261	107	774	174	155	270	175
First mortgage debt.....	3,023	2,329	2,224	105	693	166	151	247	129
Junior mortgage debt.....	120	39	37	2	81	8	4	23	46

##### Mutual savings bank:

Total debt.....	2,313	1,849	1,833	15	464	246	24	70	130
First mortgage debt.....	2,312	1,849	1,833	15	463	240	24	70	129
Junior mortgage debt.....	1	-	-	-	1	-	-	-	1

##### Savings and loan association:

Total debt.....	11,842	7,848	7,233	614	3,995	886	890	1,771	448
First mortgage debt.....	11,801	7,833	7,221	612	3,968	886	888	1,756	438
Junior mortgage debt.....	41	15	12	2	27	-	2	15	10

##### Life insurance company:

Total debt.....	3,506	1,926	1,901	25	1,580	136	22	724	698
First mortgage debt.....	3,505	1,925	1,901	24	1,580	136	22	724	698
Junior mortgage debt.....	1	1	-	1	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## West, Inside SMSA's, In Central Cities

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	492	384	378	6	108	64	8	25	10
First mortgage debt.....	454	349	344	5	105	64	8	23	10
Junior mortgage debt.....	38	35	34	1	3	-	-	2	-

##### Federal agency:

Total debt.....	809	448	435	13	361	71	17	21	252
First mortgage debt.....	795	434	434	-	361	71	17	21	252
Junior mortgage debt.....	14	14	-	13	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	1,578	1,357	1,317	40	222	93	32	29	67
First mortgage debt.....	1,578	1,357	1,317	40	222	93	32	29	67
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	376	219	212	6	158	45	10	81	21
First mortgage debt.....	290	199	192	6	91	45	6	30	10
Junior mortgage debt.....	86	20	20	-	67	-	4	51	11

##### Individual or individual's estate:

Total debt.....	2,521	1,120	912	208	1,402	346	210	776	69
First mortgage debt.....	1,867	873	696	177	994	288	175	500	31
Junior mortgage debt.....	654	247	216	31	408	58	36	276	38

##### Other:

Total debt.....	1,258	1,066	1,061	5	191	25	13	41	112
First mortgage debt.....	1,190	1,021	1,016	5	168	24	12	29	103
Junior mortgage debt.....	68	45	45	-	23	1	1	12	9

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	57	58	59	47	54	54	54	52	62
Total mortgage debt as percent of value.....	59	60	61	49	56	56	56	57	67

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	65	65	65	...	66	67	...	...	76
Total mortgage debt as percent of value.....	67	67	67	...	66	67	...	...	76

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	66	67	67	...	...	...	...	-	-
Total mortgage debt as percent of value.....	69	69	69	...	...	...	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	51	51	52	46	52	51	53	52	61
Total mortgage debt as percent of value.....	53	53	53	47	54	52	56	57	66

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	57	58	59	47	54	54	54	52	62
Total mortgage debt as percent of value.....	59	60	61	49	56	56	56	57	67

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	51	52	53	...	45	...	...	33	55
Total mortgage debt <sup>2</sup> as percent of value.....	52	53	54	...	46	...	...	37	58

##### Mutual savings bank:

First mortgage debt as percent of value.....	63	64	64	...	52	...	...	...	58
Total mortgage debt <sup>2</sup> as percent of value.....	65	66	66	...	56	...	...	...	59

##### Savings and loan associations:

First mortgage debt as percent of value.....	58	59	60	51	54	51	58	53	63
Total mortgage debt <sup>2</sup> as percent of value.....	60	61	62	52	56	53	60	59	68

##### Life insurance company:

First mortgage debt as percent of value.....	49	49	49	...	49	...	...	48	59
Total mortgage debt <sup>2</sup> as percent of value.....	51	51	51	...	51	...	...	52	63

##### Mortgage company:

First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	62	60	60	-	67	...	...	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	62	60	60	-	67	...	...	...	84

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	76	76	76	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	77	77	...	...	...	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	54	54	54	...	54	...	45	57	46
Total mortgage debt <sup>2</sup> as percent of value.....	56	58	58	...	55	...	47	61	46

##### Other:

First mortgage debt as percent of value.....	49	49	49	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	49	49	49	...	...	...	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West, Inside SMSA's, Not in Central Cities	All residential properties	Homeowner properties			Rental and vacant properties					
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units	
NUMBER OF MORTGAGED PROPERTIES										
Government Insurance Status										
All properties.....	2,471,009	2,065,654	1,999,000	66,654	405,355	269,000	91,979	42,387	1,989	
With first mortgage only.....	2,188,541	1,841,665	1,786,000	55,665	346,876	241,000	76,752	27,681	1,443	
With junior mortgage.....	282,469	223,990	213,000	10,990	58,479	28,000	15,227	14,706	546	
FHA-insured first mortgage.....	590,409	522,044	519,000	3,044	68,365	61,000	6,621	583	161	
With first mortgage only.....	555,381	492,044	489,000	3,044	63,337	57,000	5,951	226	160	
With junior mortgage.....	34,028	29,000	29,000	-	5,028	4,000	670	356	2	
VA-guaranteed first mortgage.....	406,561	364,873	361,000	3,873	41,688	41,000	688	-	-	
With first mortgage only.....	375,882	336,194	333,000	3,194	39,688	39,000	688	-	-	
With junior mortgage.....	28,678	27,678	27,000	678	1,000	1,000	-	-	-	
Conventional first mortgage.....	1,475,041	1,179,738	1,120,000	59,738	295,303	167,000	84,671	41,804	1,828	
With first mortgage only.....	1,256,277	1,013,426	964,000	49,426	242,851	144,000	70,113	27,455	1,283	
With junior mortgage.....	217,764	166,311	156,000	10,311	51,453	22,000	14,558	14,350	545	
Type of Mortgage Holder										
Mortgaged properties with first mortgage held by:										
Commercial bank or trust company.....	345,937	298,311	292,000	6,311	47,626	33,000	9,479	5,045	102	
Mutual savings bank.....	241,083	218,066	216,000	2,066	23,017	21,000	1,014	912	91	
Savings and loan association.....	1,009,537	810,915	769,000	41,915	198,622	116,000	55,044	26,616	962	
Life insurance company.....	290,920	259,472	257,000	2,472	31,448	26,000	1,023	3,859	566	
Mortgage company.....	29,565	24,897	24,000	897	4,668	3,000	1,454	210	4	
Federal agency.....	63,734	48,000	48,000	-	15,734	14,000	1,667	1	66	
Federal National Mortgage Association.....	137,826	127,356	126,000	1,356	10,470	9,000	1,464	-	6	
Real estate or construction company.....	18,351	16,000	16,000	-	2,351	1,000	1,000	304	47	
Individual or individual's estate.....	172,791	114,782	104,000	10,782	58,009	34,000	18,818	5,135	56	
Other.....	161,268	147,856	147,000	856	13,412	12,000	1,016	306	90	
OUTSTANDING MORTGAGE DEBT <sup>1</sup>										
Government Insurance Status										
All mortgaged properties:										
Total debt.....	42,105	31,886	30,613	1,273	10,220	3,030	1,750	3,406	2,033	
First mortgage debt.....	40,804	31,106	29,894	1,212	9,698	2,955	1,687	3,112	1,944	
Junior mortgage debt.....	1,301	779	719	61	522	75	64	294	89	
Properties with FHA-insured first mortgage:										
Total debt.....	8,652	7,345	7,293	52	1,308	759	120	76	353	
First mortgage debt.....	8,529	7,240	7,188	52	1,289	750	119	67	353	
Junior mortgage debt.....	124	105	105	-	19	9	1	8	-	
Properties with VA-guaranteed first mortgage:										
Total debt.....	5,950	5,495	5,428	67	455	438	18	-	-	
First mortgage debt.....	5,871	5,422	5,357	65	449	432	18	-	-	
Junior mortgage debt.....	79	73	71	2	6	6	-	-	-	
Properties with conventional first mortgage:										
Total debt.....	27,503	19,046	17,892	1,154	8,457	1,833	1,613	3,330	1,680	
First mortgage debt.....	26,404	18,444	17,349	1,095	7,960	1,773	1,551	3,045	1,591	
Junior mortgage debt.....	1,099	602	543	59	497	60	62	285	89	
Type of Mortgage Holder										
All types of holders:										
Total debt.....	42,105	31,885	30,613	1,273	10,219	3,030	1,751	3,405	2,033	
First mortgage debt.....	40,803	31,106	29,894	1,212	9,698	2,955	1,687	3,112	1,944	
Junior mortgage debt.....	1,301	779	719	61	521	75	64	293	89	
Commercial bank or trust company:										
Total debt.....	5,219	4,255	4,175	79	964	383	114	294	174	
First mortgage debt.....	5,094	4,170	4,105	64	925	377	103	275	170	
Junior mortgage debt.....	125	85	70	15	39	6	11	19	4	
Mutual savings bank:										
Total debt.....	3,653	3,175	3,136	39	478	271	27	77	103	
First mortgage debt.....	3,644	3,166	3,127	39	478	271	27	77	103	
Junior mortgage debt.....	9	9	9	-	-	-	-	-	-	
Savings and loan association:										
Total debt.....	19,085	13,973	13,076	897	5,112	1,405	1,046	1,983	677	
First mortgage debt.....	18,982	13,907	13,014	893	5,075	1,391	1,044	1,967	673	
Junior mortgage debt.....	103	66	62	4	37	14	2	16	4	
Life insurance company:										
Total debt.....	4,682	3,393	3,365	28	1,288	245	17	405	621	
First mortgage debt.....	4,660	3,386	3,358	28	1,273	245	17	400	611	
Junior mortgage debt.....	22	7	7	-	15	-	-	5	10	

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

West, Inside SMSA's, Not in Central Cities	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	570	433	407	27	137	37	50	45	4
First mortgage debt.....	535	407	385	22	128	37	48	40	3
Junior mortgage debt.....	35	26	22	5	9	-	2	5	1
Federal agency:									
Total debt.....	1,033	679	679	-	355	167	22	-	165
First mortgage debt.....	1,021	667	667	-	355	167	22	-	165
Junior mortgage debt.....	12	12	12	-	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	2,157	1,960	1,932	28	197	150	31	-	16
First mortgage debt.....	2,157	1,960	1,932	28	197	150	31	-	16
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	450	287	281	6	163	2	41	42	78
First mortgage debt.....	359	234	234	-	125	2	34	28	61
Junior mortgage debt.....	91	53	47	6	38	-	7	14	17
Individual or individual's estate:									
Total debt.....	2,900	1,708	1,551	157	1,193	258	374	503	58
First mortgage debt.....	2,147	1,282	1,151	131	865	208	340	298	19
Junior mortgage debt.....	753	426	400	26	328	50	34	205	39
Other:									
Total debt.....	2,357	2,024	2,011	12	333	113	27	58	135
First mortgage debt.....	2,207	1,929	1,921	8	278	108	20	27	123
Junior mortgage debt.....	150	95	90	4	55	5	7	31	12
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	58	58	58	56	57	59	57	50	62
Total mortgage debt as percent of value.....	60	60	60	60	59	59	59	56	67
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	65	64	64	-	67	67	...	...	77
Total mortgage debt as percent of value.....	66	66	66	-	67	67	...	...	77
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	64	64	64	-	53	52	...	...	-
Total mortgage debt as percent of value.....	64	65	65	-	53	52	...	...	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	54	53	53	55	54	54	56	50	60
Total mortgage debt as percent of value.....	55	55	55	60	56	54	58	56	66
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	58	58	58	56	57	59	57	50	62
Total mortgage debt as percent of value.....	60	60	60	60	59	59	59	56	67
Commercial bank or trust company:									
First mortgage debt as percent of value.....	54	55	56	...	38	...	...	36	56
Total mortgage debt <sup>2</sup> as percent of value.....	54	55	56	...	39	...	...	41	63
Mutual savings bank:									
First mortgage debt as percent of value.....	61	60	60	...	65	...	...	...	57
Total mortgage debt <sup>2</sup> as percent of value.....	63	62	62	...	66	...	...	...	60
Savings and loan associations:									
First mortgage debt as percent of value.....	59	59	60	57	56	57	56	52	59
Total mortgage debt <sup>2</sup> as percent of value.....	61	61	61	62	58	57	58	59	65
Life insurance company:									
First mortgage debt as percent of value.....	49	48	48	...	57	...	...	44	60
Total mortgage debt <sup>2</sup> as percent of value.....	50	49	49	...	58	...	...	48	66
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	71	73	73	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	72	73	73	...	...	...	...	...	...
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	77	77	77	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	77	78	78	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	52	52	51	...	54	...	61	53	...
Total mortgage debt <sup>2</sup> as percent of value.....	54	53	52	...	54	...	63	54	...
Other:									
First mortgage debt as percent of value.....	52	50	50	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	52	50	50	...	...	...	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West, Outside SMSA's

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	707,258	565,871	543,000	22,871	141,387	107,000	27,023	7,259	105
With first mortgage only.....	667,811	531,619	513,000	18,619	136,192	105,000	24,989	6,128	75
With junior mortgage.....	39,449	35,252	31,000	4,252	4,197	1,000	2,034	1,132	31
FHA-insured first mortgage.....	189,074	159,461	153,000	6,461	29,613	27,000	2,575	38	-
With first mortgage only.....	177,295	147,682	142,000	5,682	29,613	27,000	2,575	38	-
With junior mortgage.....	11,779	11,779	11,000	779	-	-	-	-	-
VA-guaranteed first mortgage.....	72,559	58,559	57,000	1,559	14,000	14,000	-	-	-
With first mortgage only.....	67,779	53,779	53,000	779	14,000	14,000	-	-	-
With junior mortgage.....	4,779	4,779	4,000	779	-	-	-	-	-
Conventional first mortgage.....	445,626	347,852	333,000	14,852	97,774	66,000	24,448	7,221	105
With first mortgage only.....	422,736	330,158	318,000	12,158	92,578	64,000	22,414	6,089	75
With junior mortgage.....	21,891	17,694	15,000	2,694	4,197	1,000	2,034	1,132	31

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	137,544	106,802	102,000	4,802	30,742	25,000	4,895	847	-
Mutual savings bank.....	31,876	24,338	22,000	2,338	7,538	7,000	383	155	-
Savings and loan association.....	198,130	154,421	149,000	5,421	43,709	28,000	13,187	2,487	35
Life insurance company.....	59,461	52,779	52,000	779	6,682	5,000	766	870	46
Mortgage company.....	5,005	4,000	4,000	-	1,005	1,000	-	-	5
Federal agency.....	60,257	53,779	53,000	779	6,478	6,000	-	459	19
Federal National Mortgage Association.....	41,785	35,785	34,000	1,785	6,000	6,000	-	-	-
Real estate or construction company.....	6,000	6,000	6,000	-	-	-	-	-	-
Individual or individual's estate.....	120,955	86,083	83,000	3,083	34,872	27,000	5,600	2,272	-
Other.....	45,245	41,883	38,000	3,883	3,362	1,000	2,192	170	-

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	7,318	5,683	5,349	334	1,635	813	340	367	115
First mortgage debt.....	7,177	5,566	5,242	324	1,611	813	336	355	107
Junior mortgage debt.....	141	117	107	10	24	-	5	12	8

##### Properties with FHA-insured first mortgage:

Total debt.....	2,204	1,894	1,728	166	310	257	48	5	-
First mortgage debt.....	2,153	1,844	1,679	165	310	257	48	5	-
Junior mortgage debt.....	51	51	49	1	-	-	-	-	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	747	643	619	24	104	104	-	-	-
First mortgage debt.....	735	631	608	23	104	104	-	-	-
Junior mortgage debt.....	12	12	11	1	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	4,367	3,146	3,002	144	1,221	452	293	362	115
First mortgage debt.....	4,288	3,092	2,955	136	1,197	452	288	350	107
Junior mortgage debt.....	78	54	46	8	24	-	5	12	8

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	7,318	5,683	5,349	334	1,635	813	341	366	115
First mortgage debt.....	7,177	5,566	5,242	324	1,611	813	336	355	107
Junior mortgage debt.....	141	117	107	10	24	-	5	11	8

##### Commercial bank or trust company:

Total debt.....	1,218	971	924	47	247	187	31	28	-
First mortgage debt.....	1,211	967	921	46	244	187	31	26	-
Junior mortgage debt.....	7	4	3	1	3	-	-	2	-

##### Mutual savings bank:

Total debt.....	575	409	382	27	166	108	23	35	-
First mortgage debt.....	575	409	382	27	166	108	23	35	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Savings and loan association:

Total debt.....	2,098	1,476	1,415	62	622	278	145	153	45
First mortgage debt.....	2,090	1,468	1,407	62	622	278	145	153	45
Junior mortgage debt.....	8	8	8	-	-	-	-	-	-

##### Life insurance company:

Total debt.....	690	564	550	14	126	35	8	59	24
First mortgage debt.....	690	564	550	14	126	35	8	59	24
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

West, Outside SMSA's	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	71	40	36	4	32	32	-	-	-
First mortgage debt.....	67	36	36	-	32	32	-	-	-
Junior mortgage debt.....	4	4	-	4	-	-	-	-	-
Federal agency:									
Total debt.....	640	518	506	13	121	45	-	39	38
First mortgage debt.....	639	518	506	13	120	45	-	38	38
Junior mortgage debt.....	1	-	-	-	1	-	-	1	-
Federal National Mortgage Association:									
Total debt.....	562	542	465	77	20	20	-	-	-
First mortgage debt.....	562	542	465	77	20	20	-	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	99	98	98	-	1	-	1	-	-
First mortgage debt.....	93	93	93	-	-	-	-	-	-
Junior mortgage debt.....	6	5	5	-	1	-	1	-	-
Individual or individual's estate:									
Total debt.....	813	603	581	22	210	100	51	51	8
First mortgage debt.....	700	509	492	17	191	100	47	43	-
Junior mortgage debt.....	113	94	89	5	19	-	4	8	8
Other:									
Total debt.....	552	461	393	69	90	7	82	1	-
First mortgage debt.....	550	459	392	68	90	7	82	1	-
Junior mortgage debt.....	2	2	1	1	-	-	-	-	-
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	55	56	56	44	52	55	47	48	61
Total mortgage debt as percent of value.....	56	57	57	46	53	55	48	50	65
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	64	65	65	...	...	...	...	...	-
Total mortgage debt as percent of value.....	66	67	67	...	...	...	...	...	-
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	52	54	53	...	...	...	-	-	-
Total mortgage debt as percent of value.....	56	58	57	...	...	...	-	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	50	50	50	...	49	54	46	49	61
Total mortgage debt as percent of value.....	50	50	51	...	50	54	47	50	65
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	55	56	56	44	52	55	47	48	61
Total mortgage debt as percent of value.....	56	57	57	46	53	55	48	50	65
Commercial bank or trust company:									
First mortgage debt as percent of value.....	46	49	50	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	46	49	50	...	...	...	...	...	-
Mutual savings bank:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	-
Savings and loan associations:									
First mortgage debt as percent of value.....	58	57	57	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	60	59	58	...	...	...	...	...	...
Life insurance company:									
First mortgage debt as percent of value.....	49	48	49	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	51	51	52	...	...	...	...	...	...
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	-	-	-
Federal agency:									
First mortgage debt as percent of value.....	67	66	66	...	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	68	68	67	...	...	...	-	...	...
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	-	-	-
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	-	-	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	-	-	-	-	-
Individual or individual's estate:									
First mortgage debt as percent of value.....	51	53	54	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	51	54	55	...	...	...	...	...	-
Other:									
First mortgage debt as percent of value.....	50	49	48	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	51	49	48	...	...	...	...	...	-

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 1,000,000 or More

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	1,505,348	1,237,326	1,005,000	232,326	268,022	97,000	88,378	73,442	9,202
With first mortgage only.....	1,403,798	1,163,912	945,000	218,912	239,886	92,000	83,073	57,445	7,368
With junior mortgage.....	101,550	73,414	60,000	13,414	28,136	5,000	5,305	15,997	1,834
FHA-insured first mortgage.....	346,662	318,901	267,000	51,901	27,761	17,000	9,490	512	759
With first mortgage only.....	340,109	313,538	263,000	50,538	26,571	16,000	9,490	342	739
With junior mortgage.....	6,553	5,363	4,000	1,363	1,190	1,000	-	170	20
VA-guaranteed first mortgage.....	169,441	154,146	139,000	15,146	15,295	11,000	4,295	-	-
With first mortgage only.....	165,760	151,146	136,000	15,146	14,614	11,000	3,614	-	-
With junior mortgage.....	3,681	3,000	3,000	-	681	-	681	-	-
Conventional first mortgage.....	989,247	764,279	599,000	165,279	224,968	69,000	74,594	72,930	8,444
With first mortgage only.....	897,929	699,228	546,000	153,228	198,701	65,000	69,969	57,103	6,629
With junior mortgage.....	91,317	65,051	53,000	12,051	26,266	4,000	4,625	15,827	1,814

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	108,213	92,162	75,000	17,162	16,051	5,000	5,717	5,046	288
Mutual savings bank.....	253,531	213,392	163,000	50,392	40,139	5,000	12,817	16,729	5,593
Savings and loan association.....	650,376	534,166	432,000	102,166	116,210	48,000	44,622	22,849	739
Life insurance company.....	121,322	106,625	102,000	4,625	14,697	7,000	1,344	5,050	1,303
Mortgage company.....	28,422	23,753	20,000	3,753	4,669	3,000	1,021	596	52
Federal agency.....	35,524	30,688	24,000	6,688	4,836	3,000	1,474	196	166
Federal National Mortgage Association.....	93,973	85,050	71,000	14,050	8,923	7,000	1,917	-	6
Real estate or construction company.....	6,497	1,339	1,000	339	5,158	3,000	1,357	704	97
Individual or individual's estate.....	151,289	104,378	73,000	31,378	46,911	12,000	15,631	18,906	374
Other.....	55,202	44,773	43,000	1,773	10,429	4,000	2,480	3,365	584

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	29,814	15,400	12,128	3,273	14,414	994	1,112	4,082	8,226
First mortgage debt.....	28,684	15,108	11,895	3,214	13,576	984	1,089	3,693	7,809
Junior mortgage debt.....	1,130	292	233	59	838	10	23	389	417

##### Properties with FHA-insured first mortgage:

Total debt.....	6,159	3,996	3,122	874	2,163	165	127	57	1,815
First mortgage debt.....	6,132	3,980	3,110	869	2,152	164	127	57	1,804
Junior mortgage debt.....	27	16	12	5	11	-	-	-	11

##### Properties with VA-guaranteed first mortgage:

Total debt.....	1,749	1,620	1,402	219	129	64	65	-	-
First mortgage debt.....	1,736	1,611	1,392	219	125	64	61	-	-
Junior mortgage debt.....	14	10	10	-	4	-	4	-	-

##### Properties with conventional first mortgage:

Total debt.....	21,906	9,784	7,604	2,180	12,122	766	920	4,025	6,410
First mortgage debt.....	20,817	9,518	7,392	2,126	11,299	756	901	3,637	6,005
Junior mortgage debt.....	1,089	266	212	54	823	10	19	389	406

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	29,814	15,400	12,128	3,273	14,414	994	1,112	4,081	8,225
First mortgage debt.....	28,684	15,108	11,895	3,214	13,576	984	1,089	3,693	7,809
Junior mortgage debt.....	1,130	292	233	59	838	10	23	388	416

##### Commercial bank or trust company:

Total debt.....	1,820	1,079	839	238	743	95	83	224	339
First mortgage debt.....	1,762	1,050	815	234	713	95	83	217	318
Junior mortgage debt.....	58	29	24	4	30	-	-	7	21

##### Mutual savings bank:

Total debt.....	6,525	2,208	1,540	668	4,318	45	118	985	3,170
First mortgage debt.....	6,509	2,207	1,539	668	4,303	45	118	979	3,161
Junior mortgage debt.....	16	1	1	-	15	-	-	6	9

##### Savings and loan association:

Total debt.....	10,169	7,471	5,976	1,495	2,698	513	626	1,222	335
First mortgage debt.....	10,113	7,427	5,935	1,492	2,686	513	624	1,215	333
Junior mortgage debt.....	56	44	41	3	12	-	2	7	2

##### Life insurance company:

Total debt.....	3,597	1,287	1,219	68	2,310	64	15	530	1,700
First mortgage debt.....	3,559	1,286	1,219	67	2,273	64	15	530	1,663
Junior mortgage debt.....	38	1	-	1	37	-	-	-	37

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Inside SMSA's, Places of 1,000,000 or More

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	443	348	281	66	95	6	13	23	53
First mortgage debt.....	399	330	271	59	69	6	13	11	39
Junior mortgage debt.....	44	18	10	7	26	-	-	12	14

##### Federal agency:

Total debt.....	1,091	446	299	147	645	37	23	62	524
First mortgage debt.....	1,091	446	299	147	645	37	23	62	524
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Federal National Mortgage Association:

Total debt.....	1,175	1,067	862	206	108	60	35	-	13
First mortgage debt.....	1,175	1,067	862	206	108	60	35	-	13
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	261	39	39	1	221	24	15	90	93
First mortgage debt.....	118	18	18	1	100	24	12	34	30
Junior mortgage debt.....	143	21	21	-	121	-	3	56	63

##### Individual or individual's estate:

Total debt.....	2,340	1,019	648	372	1,321	127	174	774	246
First mortgage debt.....	1,683	857	529	329	826	117	156	491	62
Junior mortgage debt.....	657	162	119	43	495	10	18	283	184

##### Other:

Total debt.....	2,392	435	424	11	1,957	25	10	170	1,751
First mortgage debt.....	2,273	419	408	11	1,854	25	10	154	1,665
Junior mortgage debt.....	119	16	16	-	103	-	-	16	86

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	50	51	52	45	50	53	47	45	59
Total mortgage debt as percent of value.....	51	51	52	46	51	54	47	49	63

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	70	70	69	74	68	...	...	...	69
Total mortgage debt as percent of value.....	70	70	69	75	68	...	...	...	69

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	48	47	47	...	...	...	...	-	-
Total mortgage debt as percent of value.....	48	47	47	...	...	...	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	44	43	45	37	47	51	45	45	58
Total mortgage debt as percent of value.....	45	44	46	37	49	52	45	49	62

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	50	51	52	45	50	53	47	45	59
Total mortgage debt as percent of value.....	51	51	52	46	51	54	47	49	63

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	51	51	52	51	50	...	...	46	41
Total mortgage debt <sup>2</sup> as percent of value.....	52	52	52	52	51	...	...	47	49

##### Mutual savings bank:

First mortgage debt as percent of value.....	39	38	39	35	43	...	...	38	59
Total mortgage debt <sup>2</sup> as percent of value.....	40	38	39	35	47	...	...	44	63

##### Savings and loan associations:

First mortgage debt as percent of value.....	53	52	54	45	53	57	50	50	62
Total mortgage debt <sup>2</sup> as percent of value.....	54	53	55	46	54	57	50	54	66

##### Life insurance company:

First mortgage debt as percent of value.....	47	47	47	...	39	...	...	42	54
Total mortgage debt <sup>2</sup> as percent of value.....	47	47	47	...	40	...	...	47	59

##### Mortgage company:

First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	80	...	...	...	80	...	...	...	77
Total mortgage debt <sup>2</sup> as percent of value.....	80	...	...	...	80	...	...	...	77

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	81	82	82	...	...	...	...	-	...
Total mortgage debt <sup>2</sup> as percent of value.....	81	82	82	...	...	...	...	-	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	57	...	...	...	54	...	...	...	25
Total mortgage debt <sup>2</sup> as percent of value.....	58	...	...	...	55	...	...	...	53

##### Individual or individual's estate:

First mortgage debt as percent of value.....	37	35	37	30	43	...	46	41	49
Total mortgage debt <sup>2</sup> as percent of value.....	38	35	37	30	45	...	46	46	57

##### Other:

First mortgage debt as percent of value.....	40	43	45	...	32	...	...	...	67
Total mortgage debt <sup>2</sup> as percent of value.....	40	43	45	...	33	...	...	...	68

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 250,000 to 999,999

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	2,797,671	2,258,003	2,099,000	159,003	539,668	310,000	162,166	62,628	4,874
With first mortgage only.....	2,620,480	2,129,996	1,980,000	148,996	491,484	290,000	147,052	50,341	4,091
With junior mortgage.....	177,190	129,006	119,000	10,006	48,184	20,000	15,114	12,287	783
FHA-insured first mortgage.....	787,759	708,036	683,000	25,036	79,723	68,000	9,133	1,992	598
With first mortgage only.....	749,164	673,036	648,000	25,036	76,128	65,000	8,687	1,843	598
With junior mortgage.....	37,596	34,000	34,000	-	3,596	3,000	447	149	-
VA-guaranteed first mortgage.....	449,587	392,763	377,000	15,763	56,824	53,000	3,824	-	-
With first mortgage only.....	427,587	376,763	361,000	15,763	50,824	47,000	3,824	-	-
With junior mortgage.....	22,000	15,000	15,000	-	7,000	7,000	-	-	-
Conventional first mortgage.....	1,561,324	1,158,204	1,040,000	118,204	403,120	189,000	149,208	60,636	4,276
With first mortgage only.....	1,443,729	1,079,197	971,000	108,197	364,532	178,000	134,541	48,498	3,493
With junior mortgage.....	117,594	79,006	69,000	10,006	38,588	11,000	14,667	12,138	783

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	293,082	245,208	230,000	15,208	47,874	26,000	13,566	8,008	300
Mutual savings bank.....	309,594	263,139	241,000	22,139	46,455	34,000	8,470	3,615	370
Savings and loan association.....	1,131,676	881,113	798,000	83,113	250,563	131,000	90,561	28,068	934
Life insurance company.....	359,180	311,637	305,000	6,637	47,543	34,000	4,144	7,040	2,359
Mortgage company.....	34,061	27,742	26,000	1,742	6,319	5,000	684	568	67
Federal agency.....	100,416	87,000	87,000	-	13,416	9,000	3,575	484	357
Federal National Mortgage Association.....	180,008	164,857	157,000	7,857	15,151	14,000	672	417	62
Real estate or construction company.....	31,625	26,294	26,000	294	5,331	4,000	763	539	30
Individual or individual's estate.....	254,297	158,970	143,000	15,970	95,327	47,000	35,849	12,320	158
Other.....	101,731	91,043	85,000	6,043	10,688	5,000	3,882	1,569	237

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	38,215	24,757	23,018	1,739	13,458	2,617	1,938	3,924	4,979
First mortgage debt.....	37,161	24,349	22,649	1,700	12,812	2,542	1,837	3,648	4,785
Junior mortgage debt.....	1,054	409	369	40	646	75	100	276	194

##### Properties with FHA-insured first mortgage:

Total debt.....	10,174	7,807	7,514	293	2,367	684	107	401	1,176
First mortgage debt.....	10,074	7,716	7,422	293	2,359	681	106	397	1,176
Junior mortgage debt.....	100	92	92	-	8	3	1	4	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	4,986	4,490	4,315	175	496	463	33	-	-
First mortgage debt.....	4,902	4,442	4,267	175	460	427	33	-	-
Junior mortgage debt.....	84	48	48	-	37	37	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	23,055	12,460	11,189	1,271	10,594	1,470	1,798	3,523	3,803
First mortgage debt.....	22,185	12,192	10,960	1,232	9,993	1,435	1,698	3,251	3,609
Junior mortgage debt.....	870	269	229	40	601	35	99	272	194

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	38,215	24,757	23,018	1,739	13,457	2,617	1,937	3,924	4,979
First mortgage debt.....	37,161	24,349	22,649	1,699	12,812	2,542	1,837	3,648	4,785
Junior mortgage debt.....	1,054	408	369	40	645	75	100	276	194

##### Commercial bank or trust company:

Total debt.....	3,980	2,989	2,844	144	991	202	144	337	306
First mortgage debt.....	3,828	2,923	2,778	144	905	194	140	319	252
Junior mortgage debt.....	152	66	66	-	86	8	4	18	54

##### Mutual savings bank:

Total debt.....	3,859	2,841	2,635	206	1,018	370	89	237	321
First mortgage debt.....	3,857	2,841	2,635	206	1,016	370	89	236	320
Junior mortgage debt.....	2	-	-	-	2	-	-	1	1

##### Savings and loan association:

Total debt.....	14,025	9,923	8,949	974	4,102	992	1,184	1,393	533
First mortgage debt.....	13,950	9,882	8,915	967	4,068	992	1,180	1,384	512
Junior mortgage debt.....	75	41	34	7	34	-	4	9	21

##### Life insurance company:

Total debt.....	6,584	3,051	2,997	54	3,533	256	52	770	2,456
First mortgage debt.....	6,574	3,051	2,997	54	3,523	256	52	767	2,449
Junior mortgage debt.....	10	-	-	-	10	-	-	3	7

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 250,000 to 999,999

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Total debt.....	556	401	388	14	154	41	25	32	57
First mortgage debt.....	471	337	326	11	134	41	13	30	51
Junior mortgage debt.....	85	64	62	3	20	-	12	2	6
Federal agency:									
Total debt.....	1,988	867	861	7	1,120	45	40	323	713
First mortgage debt.....	1,980	860	860	-	1,120	45	40	323	713
Junior mortgage debt.....	8	7	1	7	-	-	-	-	-
Federal National Mortgage Association:									
Total debt.....	2,347	2,013	1,902	111	334	158	15	29	132
First mortgage debt.....	2,347	2,013	1,902	111	334	158	15	29	132
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	466	292	285	7	175	55	7	54	59
First mortgage debt.....	391	279	273	6	112	55	5	29	23
Junior mortgage debt.....	75	13	12	1	63	-	2	25	36
Individual or individual's estate:									
Total debt.....	2,967	1,410	1,236	175	1,557	450	340	691	76
First mortgage debt.....	2,409	1,239	1,082	157	1,170	384	265	487	34
Junior mortgage debt.....	558	171	154	18	387	66	75	204	42
Other:									
Total debt.....	1,445	972	923	49	474	49	41	57	326
First mortgage debt.....	1,355	925	882	43	430	48	38	44	300
Junior mortgage debt.....	90	47	41	6	44	1	3	13	26

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	54	55	56	50	50	50	49	50	62
Total mortgage debt as percent of value.....	56	57	57	51	51	51	51	53	65
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	68	68	67	73	67	68	...	...	77
Total mortgage debt as percent of value.....	68	68	68	73	67	68	...	...	77
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	61	62	62	62	53	52	...	-	-
Total mortgage debt as percent of value.....	62	63	63	62	55	55	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	45	45	45	43	46	44	48	49	61
Total mortgage debt as percent of value.....	46	46	46	44	48	45	50	53	64

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	54	55	56	50	50	50	49	50	62
Total mortgage debt as percent of value.....	56	57	57	51	51	51	51	53	65
Commercial bank or trust company:									
First mortgage debt as percent of value.....	46	48	48	...	37	...	...	40	48
Total mortgage debt <sup>2</sup> as percent of value.....	47	49	49	...	38	...	...	42	58
Mutual savings bank:									
First mortgage debt as percent of value.....	61	60	61	47	61	...	...	53	45
Total mortgage debt <sup>2</sup> as percent of value.....	62	61	63	47	67	...	...	55	48
Savings and loan associations:									
First mortgage debt as percent of value.....	53	54	54	51	48	47	50	49	56
Total mortgage debt <sup>2</sup> as percent of value.....	54	55	55	51	50	48	52	54	59
Life insurance company:									
First mortgage debt as percent of value.....	45	46	46	...	41	...	...	48	63
Total mortgage debt <sup>2</sup> as percent of value.....	46	47	47	...	42	...	...	51	65
Mortgage company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	68	69	69	-	64	...	...	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	68	69	69	-	64	...	...	...	84
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	79	79	79	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	79	79	79	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	...	...	...	...	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	51	52	51	59	50	50	47	53	44
Total mortgage debt <sup>2</sup> as percent of value.....	52	53	53	59	51	51	50	55	45
Other:									
First mortgage debt as percent of value.....	49	48	48	...	72	...	...	...	65
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	48	...	72	...	...	...	68

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 50,000 to 249,999

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	4,183,113	3,494,436	3,283,000	211,436	688,677	401,000	200,295	81,776	5,606
With first mortgage only.....	3,933,786	3,302,694	3,106,000	196,694	631,092	380,000	184,285	62,277	4,530
With junior mortgage.....	250,327	191,742	177,000	14,742	58,585	22,000	16,010	19,499	1,076
FHA-insured first mortgage.....	1,077,947	970,702	943,000	27,702	107,245	90,000	15,025	1,220	1,000
With first mortgage only.....	1,036,808	939,940	914,000	25,940	96,868	81,000	14,261	624	983
With junior mortgage.....	40,140	30,762	29,000	1,762	9,378	8,000	764	597	17
VA-guaranteed first mortgage.....	730,176	658,661	635,000	23,661	71,515	66,000	5,515	-	-
With first mortgage only.....	691,176	620,661	597,000	23,661	70,515	65,000	5,515	-	-
With junior mortgage.....	38,000	37,000	37,000	-	1,000	1,000	-	-	-
Conventional first mortgage.....	2,375,989	1,866,072	1,706,000	160,072	509,917	245,000	179,755	80,556	4,606
With first mortgage only.....	2,204,802	1,742,093	1,595,000	147,093	462,709	233,000	164,509	61,653	3,547
With junior mortgage.....	171,187	123,980	111,000	12,980	47,207	12,000	15,246	18,902	1,059

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	597,632	496,363	469,000	27,363	101,269	56,000	33,785	11,154	330
Mutual savings bank.....	589,193	509,237	461,000	48,237	79,956	44,000	24,543	10,629	784
Savings and loan association.....	1,531,288	1,248,814	1,161,000	87,814	282,474	151,000	94,771	35,583	1,120
Life insurance company.....	574,636	516,037	511,000	5,037	58,599	46,000	3,300	6,912	2,387
Mortgage company.....	58,958	52,336	50,000	2,336	6,622	4,000	1,957	620	45
Federal agency.....	120,174	104,703	102,000	2,703	15,471	12,000	2,396	483	592
Federal National Mortgage Association.....	232,716	208,778	202,000	6,778	23,938	20,000	3,764	130	44
Real estate or construction company.....	21,355	16,000	16,000	-	5,355	4,000	1,032	289	34
Individual or individual's estate.....	292,442	204,557	183,000	21,557	87,885	44,000	29,466	14,317	102
Other.....	164,716	137,611	128,000	9,611	27,105	20,000	5,280	1,658	167

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	56,249	40,100	37,722	2,378	16,150	3,283	2,536	4,961	5,370
First mortgage debt.....	54,891	39,465	37,182	2,283	15,426	3,223	2,444	4,601	5,159
Junior mortgage debt.....	1,358	635	540	95	723	60	93	360	211

##### Properties with FHA-insured first mortgage:

Total debt.....	13,665	11,235	10,861	374	2,430	899	195	103	1,233
First mortgage debt.....	13,526	11,132	10,772	360	2,394	878	192	91	1,232
Junior mortgage debt.....	139	103	89	14	36	20	3	12	1

##### Properties with VA-guaranteed first mortgage:

Total debt.....	8,474	7,826	7,557	270	647	566	82	-	-
First mortgage debt.....	8,360	7,715	7,445	270	645	563	82	-	-
Junior mortgage debt.....	114	111	111	-	3	3	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	34,111	21,038	19,304	1,734	13,072	1,819	2,259	4,858	4,136
First mortgage debt.....	33,006	20,618	18,965	1,653	12,388	1,782	2,170	4,510	3,927
Junior mortgage debt.....	1,105	421	340	81	684	37	89	348	210

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	56,250	40,100	37,722	2,378	16,149	3,283	2,537	4,961	5,370
First mortgage debt.....	54,891	39,465	37,182	2,283	15,426	3,223	2,444	4,601	5,159
Junior mortgage debt.....	1,359	635	540	95	723	60	93	360	211

##### Commercial bank or trust company:

Total debt.....	6,907	5,308	5,119	189	1,599	399	328	629	243
First mortgage debt.....	6,800	5,271	5,087	183	1,529	396	314	593	226
Junior mortgage debt.....	107	37	32	6	70	3	14	36	17

##### Mutual savings bank:

Total debt.....	7,594	5,846	5,357	488	1,750	390	287	451	621
First mortgage debt.....	7,580	5,836	5,350	485	1,745	386	287	451	621
Junior mortgage debt.....	14	10	7	3	5	4	-	-	1

##### Savings and loan association:

Total debt.....	20,885	15,363	14,223	1,139	5,523	1,246	1,337	2,213	727
First mortgage debt.....	20,772	15,291	14,168	1,123	5,481	1,244	1,337	2,188	712
Junior mortgage debt.....	113	72	55	16	42	2	-	25	15

##### Life insurance company:

Total debt.....	8,869	5,245	5,193	52	3,625	386	32	728	2,479
First mortgage debt.....	8,853	5,238	5,186	52	3,616	386	32	728	2,470
Junior mortgage debt.....	16	7	7	-	9	-	-	-	9

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Inside SMSA's, Places of 50,000 to 249,999

Inside SMSA's, Places of 50,000 to 249,999	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing Units	50 or more housing units
OUTSTANDING MORTGAGE DEBT--Continued									
Type of Holder--Continued									
Mortgage company:									
Total debt.....	862	686	648	39	175	38	21	55	60
First mortgage debt.....	781	621	595	26	160	38	21	47	53
Junior mortgage debt.....	81	65	53	13	15	-	-	8	7
Federal agency:									
Total debt.....	1,991	1,103	1,066	38	887	83	35	63	706
First mortgage debt.....	1,966	1,081	1,050	32	884	83	35	60	706
Junior mortgage debt.....	25	22	16	6	3	-	-	3	-
Federal National Mortgage Association:									
Total debt.....	3,130	2,787	2,668	120	343	192	53	7	90
First mortgage debt.....	3,130	2,787	2,668	120	343	192	53	7	90
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	435	255	249	6	182	37	25	35	85
First mortgage debt.....	322	215	215	-	108	32	19	9	48
Junior mortgage debt.....	113	40	34	6	74	5	6	26	37
Individual or individual's estate:									
Total debt.....	3,472	2,017	1,792	225	1,455	308	360	667	117
First mortgage debt.....	2,757	1,717	1,526	191	1,040	262	295	455	27
Junior mortgage debt.....	715	300	266	34	415	46	65	212	90
Other:									
Total debt.....	2,103	1,489	1,407	83	613	203	58	112	241
First mortgage debt.....	1,929	1,408	1,336	72	521	203	50	63	205
Junior mortgage debt.....	174	81	71	11	92	-	8	49	36
MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE									
Government Insurance Status									
All mortgaged properties:									
First mortgage debt as percent of value.....	54	54	55	43	52	51	52	51	65
Total mortgage debt as percent of value.....	55	55	55	44	53	52	53	55	68
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	64	64	64	64	62	63	...	...	78
Total mortgage debt as percent of value.....	65	65	65	65	63	64	...	...	78
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	61	62	62	60	55	56	...	-	-
Total mortgage debt as percent of value.....	62	63	63	60	55	56	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	46	45	46	36	49	46	51	51	63
Total mortgage debt as percent of value.....	47	46	47	37	50	46	52	55	66
Type of First Mortgage Holder									
All types of first mortgage holders:									
First mortgage debt as percent of value.....	54	54	55	43	52	51	52	51	65
Total mortgage debt as percent of value.....	55	55	55	44	53	52	53	55	68
Commercial bank or trust company:									
First mortgage debt as percent of value.....	49	49	50	31	50	53	44	43	63
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	32	50	53	44	46	64
Mutual savings bank:									
First mortgage debt as percent of value.....	55	56	57	40	54	61	48	43	59
Total mortgage debt <sup>2</sup> as percent of value.....	56	56	57	40	55	61	49	47	65
Savings and loan associations:									
First mortgage debt as percent of value.....	53	53	54	46	51	47	54	53	64
Total mortgage debt <sup>2</sup> as percent of value.....	54	54	55	46	52	48	55	59	68
Life insurance company:									
First mortgage debt as percent of value.....	48	48	49	...	44	41	...	50	63
Total mortgage debt <sup>2</sup> as percent of value.....	49	50	50	...	45	41	...	53	65
Mortgage company:									
First mortgage debt as percent of value.....	75	80	80	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	75	80	80	...	...	...	...	...	...
Federal agency:									
First mortgage debt as percent of value.....	65	66	67	...	52	...	...	...	88
Total mortgage debt <sup>2</sup> as percent of value.....	65	66	67	...	57	...	...	...	88
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	78	79	79	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	78	79	79	...	...	...	...	...	...
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	...	...
Individual or individual's estate:									
First mortgage debt as percent of value.....	50	49	49	39	52	50	53	55	62
Total mortgage debt <sup>2</sup> as percent of value.....	52	51	52	41	53	50	54	61	63
Other:									
First mortgage debt as percent of value.....	48	45	46	...	61	...	...	...	67
Total mortgage debt <sup>2</sup> as percent of value.....	48	45	46	...	62	...	...	...	67

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of Less Than 50,000 and Rural

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	9,358,881	8,420,402	8,180,000	240,402	938,479	676,000	185,257	69,942	7,280
With first mortgage only.....	8,841,392	7,981,545	7,755,000	226,545	859,847	633,000	165,333	55,473	6,041
With junior mortgage.....	516,489	438,857	425,000	13,857	77,632	42,000	19,924	14,469	1,239
FHA-insured first mortgage.....	1,700,227	1,550,374	1,532,000	18,374	149,853	139,000	9,464	769	620
With first mortgage only.....	1,640,105	1,493,693	1,476,000	17,693	146,412	137,000	8,030	769	613
With junior mortgage.....	61,122	56,681	56,000	681	4,441	3,000	1,434	-	7
VA-guaranteed first mortgage.....	1,399,707	1,298,301	1,277,000	21,301	101,405	96,000	5,405	-	-
With first mortgage only.....	1,344,029	1,250,623	1,230,000	20,623	93,405	88,000	5,405	-	-
With junior mortgage.....	54,678	47,678	47,000	678	7,000	7,000	-	-	-
Conventional first mortgage.....	6,258,949	5,571,728	5,371,000	200,728	687,221	441,000	170,388	69,173	6,660
With first mortgage only.....	5,857,260	5,237,230	5,049,000	188,230	620,030	408,000	151,898	54,704	5,428
With junior mortgage.....	401,689	335,498	323,000	12,498	66,191	32,000	18,490	14,469	1,232

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	1,470,275	1,323,413	1,285,000	38,413	146,862	106,000	27,797	12,657	408
Mutual savings bank.....	1,577,849	1,485,528	1,442,000	43,528	92,321	70,000	15,246	5,737	1,338
Savings and loan association.....	3,828,320	3,420,789	3,314,000	106,789	407,531	272,000	99,155	34,697	1,679
Life insurance company.....	864,420	789,967	784,000	5,967	74,453	63,000	2,393	5,948	3,112
Mortgage company.....	101,261	87,342	85,000	2,342	13,919	11,000	2,800	70	49
Federal agency.....	195,912	156,349	154,000	2,349	39,563	36,000	2,737	523	303
Federal National Mortgage Association.....	368,832	348,408	345,000	3,408	20,424	18,000	2,371	30	23
Real estate or construction company.....	38,804	33,000	33,000	-	5,804	5,000	661	84	59
Individual or individual's estate.....	594,027	483,997	455,000	28,997	110,030	72,000	28,548	9,430	52
Other.....	319,181	291,609	283,000	8,609	27,572	23,000	3,548	766	258

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	128,047	104,671	101,668	3,004	23,376	7,110	2,749	5,266	8,251
First mortgage debt.....	125,840	103,270	100,325	2,945	22,570	6,923	2,671	4,962	8,013
Junior mortgage debt.....	2,207	1,401	1,342	59	806	186	78	303	238

##### Properties with FHA-insured first mortgage:

Total debt.....	22,627	19,712	19,434	278	2,916	1,535	141	171	1,069
First mortgage debt.....	22,444	19,552	19,281	271	2,892	1,528	132	171	1,061
Junior mortgage debt.....	183	160	153	7	24	7	9	-	8

##### Properties with VA-guaranteed first mortgage:

Total debt.....	16,857	15,722	15,450	272	1,135	1,068	67	-	-
First mortgage debt.....	16,716	15,601	15,330	270	1,115	1,048	67	-	-
Junior mortgage debt.....	141	121	120	2	20	20	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	88,563	69,238	66,784	2,454	19,325	4,507	2,541	5,095	7,182
First mortgage debt.....	86,681	68,118	65,714	2,403	18,563	4,347	2,472	4,792	6,952
Junior mortgage debt.....	1,882	1,120	1,070	50	762	160	69	303	230

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	128,047	104,670	101,666	3,004	23,376	7,109	2,749	5,266	8,251
First mortgage debt.....	125,840	103,269	100,324	2,945	22,570	6,923	2,671	4,962	8,013
Junior mortgage debt.....	2,207	1,401	1,342	59	806	186	78	303	238

##### Commercial bank or trust company:

Total debt.....	18,329	15,576	15,163	412	2,754	1,198	346	682	528
First mortgage debt.....	18,112	15,433	15,033	399	2,680	1,178	338	647	517
Junior mortgage debt.....	217	143	130	13	74	20	8	35	11

##### Mutual savings bank:

Total debt.....	20,866	17,929	17,443	486	2,937	839	207	513	1,379
First mortgage debt.....	20,828	17,896	17,410	486	2,932	839	207	513	1,374
Junior mortgage debt.....	38	33	33	-	5	-	-	-	5

##### Savings and loan association:

Total debt.....	52,768	44,441	42,946	1,495	8,326	2,907	1,531	2,463	1,425
First mortgage debt.....	52,563	44,280	42,797	1,482	8,283	2,895	1,520	2,449	1,419
Junior mortgage debt.....	205	161	149	13	43	12	11	14	6

##### Life insurance company:

Total debt.....	14,720	9,731	9,669	62	4,988	563	32	702	3,692
First mortgage debt.....	14,677	9,710	9,648	62	4,967	563	32	697	3,675
Junior mortgage debt.....	43	21	21	-	21	-	-	5	17

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Inside SMSA's, Places of Less Than 50,000 and Rural

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	1,587	1,224	1,173	50	363	151	78	33	100
First mortgage debt.....	1,436	1,133	1,084	48	303	145	68	21	69
Junior mortgage debt.....	151	91	89	2	60	6	10	12	31

##### Federal agency:

Total debt.....	2,757	1,804	1,757	47	952	349	17	133	453
First mortgage debt.....	2,739	1,795	1,748	47	944	349	9	133	453
Junior mortgage debt.....	18	9	9	-	8	-	8	-	-

##### Federal National Mortgage Association:

Total debt.....	5,227	4,879	4,816	63	349	250	36	14	48
First mortgage debt.....	5,227	4,879	4,816	63	349	250	36	14	48
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	637	426	426	-	211	30	24	53	104
First mortgage debt.....	429	313	313	-	116	17	22	20	58
Junior mortgage debt.....	208	113	113	-	95	13	2	33	46

##### Individual or individual's estate:

Total debt.....	6,799	5,103	4,800	303	1,696	603	431	562	101
First mortgage debt.....	5,773	4,482	4,210	272	1,291	501	396	373	21
Junior mortgage debt.....	1,026	621	590	31	405	102	35	189	80

##### Other:

Total debt.....	4,357	3,558	3,474	85	798	220	48	111	419
First mortgage debt.....	4,056	3,349	3,265	85	706	187	45	96	379
Junior mortgage debt.....	301	209	209	-	92	33	3	15	40

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	50	50	50	42	55	56	52	50	66
Total mortgage debt as percent of value.....	51	50	51	44	56	57	54	53	68

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	64	64	64	67	66	65	...	...	75
Total mortgage debt as percent of value.....	64	64	64	67	66	66	...	...	75

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	56	55	55	48	61	61	...	-	-
Total mortgage debt as percent of value.....	56	56	56	48	61	62	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	45	45	45	40	51	51	51	50	65
Total mortgage debt as percent of value.....	46	45	45	41	53	52	53	53	67

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	50	50	50	42	55	56	52	50	66
Total mortgage debt as percent of value.....	51	50	51	44	56	57	54	53	68

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	43	43	43	36	51	53	46	42	63
Total mortgage debt <sup>2</sup> as percent of value.....	44	43	43	36	51	53	47	46	66

##### Mutual savings bank:

First mortgage debt as percent of value.....	49	48	48	38	63	65	...	51	67
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	49	39	64	65	...	55	69

##### Savings and loan associations:

First mortgage debt as percent of value.....	51	51	51	46	53	53	52	50	64
Total mortgage debt <sup>2</sup> as percent of value.....	52	51	52	47	54	55	53	54	66

##### Life insurance company:

First mortgage debt as percent of value.....	46	45	45	...	54	54	...	51	65
Total mortgage debt <sup>2</sup> as percent of value.....	47	46	46	...	55	54	...	55	67

##### Mortgage company:

First mortgage debt as percent of value.....	74	78	77	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	76	80	79	...	...	...	...	...	...

##### Federal agency:

First mortgage debt as percent of value.....	68	69	69	...	64	66	...	...	79
Total mortgage debt <sup>2</sup> as percent of value.....	69	69	69	...	65	69	...	...	79

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	78	78	78	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	78	78	78	...	...	...	...	...	...

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	...	...	...

##### Individual or individual's estate:

First mortgage debt as percent of value.....	48	47	47	39	51	50	53	53	...
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	49	44	52	51	56	54	...

##### Other:

First mortgage debt as percent of value.....	53	52	52	...	63	...	...	...	72
Total mortgage debt <sup>2</sup> as percent of value.....	54	53	53	...	63	...	...	...	72

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of 10,000 or More

Outside SMSA's, Places of 10,000 or More	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
NUMBER OF MORTGAGED PROPERTIES									
Government Insurance Status									
All properties.....	1,788,476	1,438,497	1,358,000	80,497	349,979	250,000	78,893	20,258	828
With first mortgage only.....	1,709,633	1,364,631	1,290,000	74,631	345,002	250,000	75,809	18,486	707
With junior mortgage.....	78,843	73,865	68,000	5,865	4,978	-	3,084	1,772	122
FHA-insured first mortgage.....	366,949	304,263	294,000	10,263	62,686	56,000	6,088	527	71
With first mortgage only.....	351,787	289,484	280,000	9,484	62,303	56,000	5,714	527	62
With junior mortgage.....	14,160	13,779	13,000	779	381	-	373	-	8
VA-guaranteed first mortgage.....	196,371	163,020	157,000	6,020	33,351	32,000	1,351	-	-
With first mortgage only.....	187,921	154,570	150,000	4,570	33,351	32,000	1,351	-	-
With junior mortgage.....	8,450	8,450	7,000	1,450	-	-	-	-	-
Conventional first mortgage.....	1,226,156	971,213	907,000	64,213	254,943	163,000	71,454	19,731	758
With first mortgage only.....	1,170,924	920,577	860,000	60,577	250,347	163,000	68,743	17,960	644
With junior mortgage.....	55,232	50,636	47,000	3,636	4,596	-	2,711	1,772	113
Type of Mortgage Holder									
Mortgaged properties with first mortgage held by:									
Commercial bank or trust company.....	327,390	263,019	248,000	15,019	64,371	44,000	16,865	3,472	34
Mutual savings bank.....	167,985	141,960	123,000	18,960	26,025	20,000	5,052	894	79
Savings and loan association.....	737,166	585,800	559,000	26,800	151,366	103,000	39,576	8,645	145
Life insurance company.....	171,152	143,517	140,000	3,517	27,635	22,000	3,271	1,935	429
Mortgage company.....	8,005	7,000	7,000	-	1,005	1,000	-	-	5
Federal agency.....	69,853	55,447	54,000	1,447	14,406	14,000	-	286	120
Federal National Mortgage Association.....	83,886	67,837	66,000	1,837	16,049	15,000	1,049	-	-
Real estate or construction company.....	4,015	4,000	4,000	-	15	-	-	-	15
Individual or individual's estate.....	161,875	119,544	111,000	8,544	42,331	27,000	10,641	4,689	1
Other.....	54,150	48,373	44,000	4,373	5,777	3,000	2,439	337	1
OUTSTANDING MORTGAGE DEBT <sup>1</sup>									
Government Insurance Status									
All mortgaged properties:									
Total debt.....	18,038	13,907	13,039	868	4,131	1,815	774	921	621
First mortgage debt.....	17,710	13,631	12,777	853	4,079	1,815	767	896	601
Junior mortgage debt.....	328	276	261	15	52	-	6	25	21
Properties with FHA-insured first mortgage:									
Total debt.....	3,954	3,257	3,072	186	697	490	82	34	91
First mortgage debt.....	3,901	3,209	3,024	184	692	490	81	34	87
Junior mortgage debt.....	53	49	47	1	4	-	1	-	3
Properties with VA-guaranteed first mortgage:									
Total debt.....	1,981	1,738	1,662	75	243	230	13	-	-
First mortgage debt.....	1,965	1,722	1,649	73	243	230	13	-	-
Junior mortgage debt.....	16	16	14	2	-	-	-	-	-
Properties with conventional first mortgage:									
Total debt.....	12,103	8,912	8,305	607	3,191	1,095	678	887	531
First mortgage debt.....	11,844	8,700	8,104	596	3,144	1,095	673	862	514
Junior mortgage debt.....	259	212	201	11	47	-	5	25	17
Type of Mortgage Holder									
All types of holders:									
Total debt.....	18,038	13,907	13,039	868	4,131	1,815	774	921	621
First mortgage debt.....	17,710	13,631	12,777	853	4,079	1,815	767	896	601
Junior mortgage debt.....	328	276	261	15	52	-	6	25	21
Commercial bank or trust company:									
Total debt.....	3,105	2,428	2,284	144	677	408	128	130	10
First mortgage debt.....	3,058	2,385	2,243	142	673	408	127	127	10
Junior mortgage debt.....	47	43	41	2	4	-	1	3	-
Mutual savings bank:									
Total debt.....	2,084	1,664	1,506	158	420	196	62	71	91
First mortgage debt.....	2,046	1,626	1,468	158	420	196	62	71	91
Junior mortgage debt.....	38	38	38	-	-	-	-	-	-
Savings and loan association:									
Total debt.....	6,923	5,375	5,100	276	1,547	712	349	382	104
First mortgage debt.....	6,856	5,315	5,040	275	1,541	712	347	378	104
Junior mortgage debt.....	67	60	60	1	6	-	2	4	-
Life insurance company:									
Total debt.....	2,169	1,543	1,493	50	627	139	29	205	253
First mortgage debt.....	2,164	1,543	1,493	50	622	139	29	200	253
Junior mortgage debt.....	5	-	-	-	5	-	-	5	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Outside SMSA's, Places of 10,000 or More

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

##### Mortgage company:

Total debt.....	73	71	65	5	2	1	-	1	-
First mortgage debt.....	61	59	59	-	1	1	-	-	-
Junior mortgage debt.....	12	12	6	5	1	-	-	1	-

##### Federal agency:

Total debt.....	742	462	436	26	279	130	1	15	134
First mortgage debt.....	741	462	436	26	278	130	-	15	134
Junior mortgage debt.....	1	-	-	-	1	-	1	-	-

##### Federal National Mortgage Association:

Total debt.....	946	838	785	53	107	96	12	-	-
First mortgage debt.....	946	838	785	53	107	96	12	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

##### Real estate or construction company:

Total debt.....	62	54	54	-	8	-	-	1	6
First mortgage debt.....	60	54	54	-	6	-	-	-	6
Junior mortgage debt.....	2	-	-	-	2	-	-	1	-

##### Individual or individual's estate:

Total debt.....	1,316	957	873	85	358	128	107	107	17
First mortgage debt.....	1,210	878	800	78	331	128	105	98	1
Junior mortgage debt.....	106	79	73	7	27	-	2	9	16

##### Other:

Total debt.....	617	513	443	70	104	5	85	7	7
First mortgage debt.....	568	469	399	70	99	5	85	6	3
Junior mortgage debt.....	49	44	44	-	5	-	-	1	4

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

##### All mortgaged properties:

First mortgage debt as percent of value.....	51	51	52	43	52	54	46	44	68
Total mortgage debt as percent of value.....	52	53	53	44	52	54	47	47	70

##### Properties with FHA-insured first mortgages:

First mortgage debt as percent of value.....	65	65	65	...	64	63	...	...	...
Total mortgage debt as percent of value.....	65	66	65	...	64	63	...	...	...

##### Properties with VA-guaranteed first mortgages:

First mortgage debt as percent of value.....	58	60	60	...	...	...	...	-	-
Total mortgage debt as percent of value.....	60	61	61	...	...	...	...	-	-

##### Properties with conventional first mortgages:

First mortgage debt as percent of value.....	47	46	47	40	49	51	45	45	66
Total mortgage debt as percent of value.....	48	48	48	40	49	51	46	48	68

#### Type of First Mortgage Holder

##### All types of first mortgage holders:

First mortgage debt as percent of value.....	51	51	52	43	52	54	46	44	68
Total mortgage debt as percent of value.....	52	53	53	44	52	54	47	47	70

##### Commercial bank or trust company:

First mortgage debt as percent of value.....	49	47	48	...	57	69	52	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	49	48	48	...	57	69	52	...	...

##### Mutual savings bank:

First mortgage debt as percent of value.....	55	54	56	38	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	57	56	59	39	...	...	...	...	...

##### Savings and loan associations:

First mortgage debt as percent of value.....	49	48	49	46	51	53	43	43	75
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	50	47	51	53	44	44	75

##### Life insurance company:

First mortgage debt as percent of value.....	47	48	48	...	39	...	...	...	63
Total mortgage debt <sup>2</sup> as percent of value.....	47	48	48	...	39	...	...	...	68

##### Mortgage company:

First mortgage debt as percent of value.....	...	...	...	-	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	-	-

##### Federal agency:

First mortgage debt as percent of value.....	57	52	51	...	65	...	-	...	84
Total mortgage debt <sup>2</sup> as percent of value.....	59	54	53	...	65	...	-	...	84

##### Federal National Mortgage Association:

First mortgage debt as percent of value.....	78	81	81	...	...	...	...	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	80	82	82	...	...	...	...	-	-

##### Real estate or construction company:

First mortgage debt as percent of value.....	...	...	...	-	-	-	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	-	-	-	-	-

##### Individual or individual's estate:

First mortgage debt as percent of value.....	55	57	58	...	48	...	...	48	...
Total mortgage debt <sup>2</sup> as percent of value.....	56	58	60	...	48	...	...	50	...

##### Other:

First mortgage debt as percent of value.....	60	60	61	...	...	...	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	60	60	61	...	...	...	...	...	-

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# Selected Mortgage and Debt Characteristics: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of Less Than 10,000 and Rural

### NUMBER OF MORTGAGED PROPERTIES

#### Government Insurance Status

	All residential properties	Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
All properties.....	3,776,009	3,262,556	3,175,000	87,556	513,453	420,000	73,926	18,979	548
With first mortgage only.....	3,625,707	3,127,978	3,043,000	84,978	497,729	410,000	70,074	17,247	408
With junior mortgage.....	149,302	133,578	131,000	2,578	15,724	10,000	3,852	1,732	140
FHA-insured first mortgage.....	307,094	281,423	278,000	3,423	25,671	23,000	2,584	-	87
With first mortgage only.....	301,094	276,423	273,000	3,423	24,671	22,000	2,584	-	87
With junior mortgage.....	7,000	5,000	5,000	-	2,000	2,000	-	-	-
VA-guaranteed first mortgage.....	217,921	201,509	199,000	2,509	16,412	16,000	412	-	-
With first mortgage only.....	209,921	193,509	191,000	2,509	16,412	16,000	412	-	-
With junior mortgage.....	9,000	9,000	9,000	-	-	-	-	-	-
Conventional first mortgage.....	3,249,995	2,778,624	2,697,000	81,624	471,371	381,000	70,930	18,979	462
With first mortgage only.....	3,115,695	2,659,047	2,580,000	79,047	456,648	372,000	67,078	17,248	322
With junior mortgage.....	133,302	119,578	117,000	2,578	13,724	8,000	3,852	1,732	140

#### Type of Mortgage Holder

##### Mortgaged properties with first mortgage held by:

Commercial bank or trust company.....	978,728	848,160	819,000	29,160	130,568	101,000	21,976	7,582	10
Mutual savings bank.....	289,058	262,243	256,000	6,243	26,815	20,000	5,340	1,330	145
Savings and loan association.....	1,327,904	1,148,005	1,118,000	30,005	179,899	147,000	28,459	4,320	120
Life insurance company.....	126,546	116,588	116,000	588	9,958	9,000	-	710	248
Mortgage company.....	75,189	63,967	62,000	1,967	11,222	11,000	-	217	5
Federal agency.....	317,719	290,022	287,000	3,022	27,697	25,000	1,802	888	7
Federal National Mortgage Association.....	61,616	58,616	58,000	616	3,000	3,000	-	-	-
Real estate or construction company.....	24,074	18,000	18,000	-	6,074	6,000	-	74	-
Individual or individual's estate.....	452,180	346,753	335,000	11,753	105,427	89,000	13,086	3,341	-
Other.....	119,995	108,201	104,000	4,201	11,794	8,000	3,263	517	14

### OUTSTANDING MORTGAGE DEBT<sup>1</sup>

#### Government Insurance Status

##### All mortgaged properties:

Total debt.....	32,910	28,216	27,502	714	4,694	2,771	681	646	596
First mortgage debt.....	32,319	27,761	27,056	705	4,558	2,738	665	586	570
Junior mortgage debt.....	591	455	446	10	135	33	16	60	26

##### Properties with FHA-insured first mortgage:

Total debt.....	3,363	3,048	2,981	67	315	219	24	-	72
First mortgage debt.....	3,338	3,027	2,960	67	311	215	24	-	72
Junior mortgage debt.....	25	21	21	-	4	4	-	-	-

##### Properties with VA-guaranteed first mortgage:

Total debt.....	2,162	2,030	2,026	4	132	131	1	-	-
First mortgage debt.....	2,147	2,014	2,011	4	132	131	1	-	-
Junior mortgage debt.....	15	15	15	-	-	-	-	-	-

##### Properties with conventional first mortgage:

Total debt.....	27,384	23,138	22,495	643	4,246	2,421	656	646	524
First mortgage debt.....	26,834	22,719	22,086	633	4,115	2,391	640	586	498
Junior mortgage debt.....	550	419	409	10	131	29	16	60	26

#### Type of Mortgage Holder

##### All types of holders:

Total debt.....	32,909	28,216	27,502	715	4,693	2,771	681	646	596
First mortgage debt.....	32,319	27,761	27,056	705	4,558	2,738	665	586	570
Junior mortgage debt.....	590	455	446	10	135	33	16	60	26

##### Commercial bank or trust company:

Total debt.....	7,255	6,243	6,046	198	1,012	626	164	202	20
First mortgage debt.....	7,045	6,099	5,902	197	946	600	161	168	17
Junior mortgage debt.....	210	144	144	1	66	26	3	34	3

##### Mutual savings bank:

Total debt.....	3,408	3,008	2,964	44	401	139	64	51	147
First mortgage debt.....	3,398	3,005	2,961	44	393	137	64	51	141
Junior mortgage debt.....	10	3	3	-	8	2	-	-	6

##### Savings and loan association:

Total debt.....	12,474	10,945	10,702	243	1,528	922	303	184	119
First mortgage debt.....	12,405	10,882	10,639	243	1,523	922	303	179	119
Junior mortgage debt.....	69	63	63	-	5	-	-	5	-

##### Life insurance company:

Total debt.....	1,400	998	993	5	402	93	-	59	250
First mortgage debt.....	1,400	998	993	5	402	93	-	59	250
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-

<sup>1</sup>In millions of dollars.



# Selected Mortgage and Debt Characteristics: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of Less Than 10,000 and Rural

### OUTSTANDING MORTGAGE DEBT--Continued

#### Type of Holder--Continued

	All residential properties	Homeowner properties			Rental and vacant properties				
		Total	1 housing unit	2 to 4 housing units	Total	1 housing unit	2 to 4 housing units	5 to 49 housing units	50 or more housing units
Mortgage company:									
Total debt.....	456	363	359	4	93	84	-	-	9
First mortgage debt.....	439	352	348	4	87	84	-	-	3
Junior mortgage debt.....	17	11	11	-	6	-	-	-	6
Federal agency:									
Total debt.....	2,966	2,649	2,600	49	316	211	31	68	7
First mortgage debt.....	2,942	2,634	2,585	49	308	211	24	67	7
Junior mortgage debt.....	24	15	15	-	8	-	7	1	-
Federal National Mortgage Association:									
Total debt.....	862	824	792	33	37	37	-	-	-
First mortgage debt.....	862	824	792	33	37	37	-	-	-
Junior mortgage debt.....	-	-	-	-	-	-	-	-	-
Real estate or construction company:									
Total debt.....	228	184	184	-	44	32	-	10	2
First mortgage debt.....	203	161	161	-	42	32	-	10	-
Junior mortgage debt.....	25	23	23	-	2	-	-	-	2
Individual or individual's estate:									
Total debt.....	2,726	2,071	1,974	97	655	493	89	66	6
First mortgage debt.....	2,555	1,927	1,834	93	627	493	84	50	-
Junior mortgage debt.....	171	144	140	4	28	-	5	16	6
Other:									
Total debt.....	1,134	931	888	42	203	133	29	5	37
First mortgage debt.....	1,071	880	842	37	191	128	29	2	33
Junior mortgage debt.....	63	51	46	5	12	5	-	3	4

### MEDIAN OUTSTANDING DEBT AS PERCENT OF VALUE

#### Government Insurance Status

All mortgaged properties:									
First mortgage debt as percent of value.....	47	47	48	36	49	50	44	39	66
Total mortgage debt as percent of value.....	49	48	49	37	50	51	46	42	72
Properties with FHA-insured first mortgages:									
First mortgage debt as percent of value.....	64	64	64	...	...	...	...	-	...
Total mortgage debt as percent of value.....	64	64	64	...	...	...	...	-	...
Properties with VA-guaranteed first mortgages:									
First mortgage debt as percent of value.....	55	56	56	...	...	...	...	-	-
Total mortgage debt as percent of value.....	56	57	57	...	...	...	...	-	-
Properties with conventional first mortgages:									
First mortgage debt as percent of value.....	45	45	45	36	47	49	44	40	65
Total mortgage debt as percent of value.....	46	46	46	36	48	49	46	43	70

#### Type of First Mortgage Holder

All types of first mortgage holders:									
First mortgage debt as percent of value.....	47	47	48	36	49	50	44	39	66
Total mortgage debt as percent of value.....	49	48	49	37	50	51	46	42	72
Commercial bank or trust company:									
First mortgage debt as percent of value.....	36	36	36	36	38	38	37	35	...
Total mortgage debt <sup>2</sup> as percent of value.....	37	37	37	36	38	38	37	35	...
Mutual savings bank:									
First mortgage debt as percent of value.....	51	52	52	...	38	...	...	...	67
Total mortgage debt <sup>2</sup> as percent of value.....	52	53	53	...	43	...	...	...	76
Savings and loan associations:									
First mortgage debt as percent of value.....	49	49	49	34	49	50	46	50	64
Total mortgage debt <sup>2</sup> as percent of value.....	50	50	51	34	50	50	48	51	66
Life insurance company:									
First mortgage debt as percent of value.....	45	45	45	...	60	...	-	...	68
Total mortgage debt <sup>2</sup> as percent of value.....	47	46	46	...	60	...	-	...	79
Mortgage company:									
First mortgage debt as percent of value.....	51	47	49	...	...	...	-	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	51	47	49	...	...	...	-	...	...
Federal agency:									
First mortgage debt as percent of value.....	67	67	67	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	67	67	67	...	...	...	...	...	...
Federal National Mortgage Association:									
First mortgage debt as percent of value.....	80	81	82	...	...	...	-	-	-
Total mortgage debt <sup>2</sup> as percent of value.....	80	81	82	...	...	...	-	-	-
Real estate or construction company:									
First mortgage debt as percent of value.....	...	...	...	-	...	...	-	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	...	...	...	-	...	...	-	...	-
Individual or individual's estate:									
First mortgage debt as percent of value.....	46	45	45	...	50	51	...	...	-
Total mortgage debt <sup>2</sup> as percent of value.....	46	46	46	...	50	51	...	...	-
Other:									
First mortgage debt as percent of value.....	45	44	44	...	...	...	...	...	...
Total mortgage debt <sup>2</sup> as percent of value.....	47	46	46	...	...	...	...	...	...

<sup>2</sup>Total mortgage debt on the properties covered by the first mortgages held by this type of holder.

# 1-Unit Homeowner Properties

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Table 1a Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	31,145	12,045	19,099	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	3,428	2,037	1,391
Inside SMSA's.....	21,989	7,422	14,567	5 rooms.....	8,393	3,389	5,004
1,000,000 or more.....	1,679	675	1,005	6 rooms.....	9,180	3,390	5,790
250,000 to 999,999.....	3,344	1,245	2,099	7 rooms.....	4,804	1,531	3,273
50,000 to 249,999.....	4,948	1,664	3,283	8 rooms.....	2,732	797	1,935
10,000 to 49,999.....	4,523	1,336	3,188	9 rooms or more.....	2,073	628	1,445
Less than 10,000 and rural.....	7,494	2,502	4,992	Not reported.....	534	272	262
Outside SMSA's.....	9,156	4,624	4,532	Median.....	5.8	5.6	6.0
10,000 or more.....	2,420	1,062	1,358	Purchase Price			
2,500 to 9,999.....	2,168	1,126	1,042	Properties acquired by purchase 1967 to 1971 (part).....	8,539	1,088	7,451
Less than 2,500 and rural.....	4,568	2,435	2,133	Less than \$5,000.....	368	172	196
Manner of Acquisition				\$5,000 to \$7,499.....	428	124	305
By purchase.....	29,263	10,321	18,942	\$7,500 to \$9,999.....	538	80	458
Placed one new mortgage.....	19,592	4,596	14,996	\$10,000 to \$12,499.....	744	99	645
Placed two or more new mortgages.....	700	151	549	\$12,500 to \$14,999.....	836	62	774
Assumed mortgage(s) already on property.....	3,292	563	2,729	\$15,000 to \$17,499.....	932	100	831
Assumed mortgage already on property and placed new mortgage.....	441	101	339	\$17,500 to \$19,999.....	940	73	867
All cash.....	4,160	3,957	203	\$20,000 to \$24,999.....	1,412	112	1,300
Borrowed other than with mortgage.....	992	876	116	\$25,000 to \$29,999.....	862	76	786
Other.....	86	77	9	\$30,000 to \$34,999.....	560	52	508
Not by purchase.....	1,463	1,315	148	\$35,000 to \$39,999.....	263	34	229
Inheritance or gift.....	1,440	1,299	141	\$40,000 to \$49,999.....	313	40	273
Other.....	24	17	7	\$50,000 or more.....	244	43	201
Not reported.....	418	409	9	Not reported.....	101	22	79
Source of Downpayment				Median.....dollars..	18,500	14,900	18,900
Purchased 1965 to 1971 (part).....	10,606	1,481	9,126	Other properties.....	22,606	10,957	11,649
Sale of previous home.....	2,796	498	2,298	Value			
Sale of other real property or other investments.....	311	65	246	Less than \$5,000.....	1,038	854	184
Savings.....	4,494	514	3,979	\$5,000 to \$7,499.....	1,842	1,292	550
Borrowing other than mortgage on this property..	786	60	726	\$7,500 to \$9,999.....	1,865	1,014	851
Gift.....	165	10	155	\$10,000 to \$12,499.....	3,060	1,578	1,482
Land on which structure was built.....	144	10	134	\$12,500 to \$14,999.....	1,988	722	1,267
Other.....	139	19	120	\$15,000 to \$17,499.....	3,483	1,327	2,156
No downpayment required.....	887	44	843	\$17,500 to \$19,999.....	2,576	776	1,799
Not reported.....	885	262	624	\$20,000 to \$24,999.....	4,461	1,298	3,163
Other properties.....	20,539	10,564	9,973	\$25,000 to \$29,999.....	3,374	880	2,494
Land and Building Acquisition				\$30,000 to \$39,999.....	3,603	886	2,717
During same 12-month period.....	25,973	9,518	16,455	\$40,000 to \$49,999.....	1,246	308	938
Acquired land previously.....	2,245	1,307	938	\$50,000 or more.....	1,211	368	843
Land not owned by building owner.....	284	116	168	Not reported.....	1,399	743	656
Not reported.....	2,643	1,105	1,538	Median.....dollars..	19,000	15,400	21,500
Year Property Acquired				Mean.....dollars..	21,200	17,600	23,400
1969 to 1971 (part).....	4,861	718	4,143	Purchase Price as Percent of Value			
1967 and 1968.....	3,995	660	3,335	Acquired by purchase.....	29,263	10,321	18,942
1965 and 1966.....	3,462	647	2,815	Purchased 1967 to 1971 (part).....	8,539	1,088	7,451
1960 to 1964.....	6,016	1,564	4,453	Less than 80 percent.....	2,030	307	1,723
1955 to 1959.....	4,532	1,911	2,621	80 to 89 percent.....	2,124	211	1,912
1950 to 1954.....	3,234	2,046	1,188	90 to 94 percent.....	1,196	126	1,071
1949 or earlier.....	4,957	4,413	544	95 to 99 percent.....	868	77	791
Not reported.....	87	87	-	100 percent or more.....	2,169	341	1,828
Year Built				Not reported.....	152	26	125
1969 and 1970 (part).....	891	136	756	Median.....	90	91	90
1967 and 1968.....	1,336	195	1,141	Purchased 1960 to 1966.....	9,089	1,874	7,215
1965 and 1966.....	1,476	212	1,264	Less than 60 percent.....	1,349	362	987
1960 to 1964.....	3,859	665	3,194	60 to 79 percent.....	3,582	646	2,935
1950 to 1959.....	8,801	2,582	6,219	80 to 89 percent.....	2,046	379	1,667
1940 to 1949.....	4,045	1,943	2,101	90 to 99 percent.....	906	178	728
1939 or earlier.....	9,627	5,760	3,867	100 percent or more.....	630	184	446
Not reported.....	1,111	553	558	Not reported.....	576	125	451
				Median.....	76	76	76
				Purchased 1959 or earlier.....	11,639	7,362	4,276
				Less than 40 percent.....	2,630	2,147	483
				40 to 59 percent.....	2,734	1,640	1,094
				60 to 79 percent.....	3,160	1,665	1,494
				80 to 99 percent.....	1,607	844	763
				100 percent or more.....	581	377	204
				Not reported.....	927	689	239
				Median.....	60	55	66
				Not acquired by purchase.....	1,883	1,725	158



Table 1a. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	8,535	1,085	7,451	Acquired before 1970.....	28,561	11,604	16,956
Less than 1.0.....	1,150	230	920	Less than 5 percent.....	969	931	39
1.0 to 1.4.....	2,214	162	2,052	5 to 9 percent.....	4,507	3,370	1,137
1.5 to 1.9.....	2,099	125	1,973	10 to 14 percent.....	6,029	1,947	4,083
2.0 to 2.4.....	1,141	111	1,030	15 to 19 percent.....	5,168	1,061	4,107
2.5 to 2.9.....	565	72	494	20 to 24 percent.....	3,232	643	2,589
3.0 to 3.4.....	280	59	222	25 to 29 percent.....	1,749	412	1,337
3.5 to 3.9.....	130	39	91	30 to 34 percent.....	865	260	604
4.0 or more.....	391	161	229	35 to 39 percent.....	559	191	368
Not reported or not computed.....	566	127	439	40 to 49 percent.....	593	244	349
Median.....	1.6	1.8	1.6	50 percent or more.....	823	337	486
Other properties.....	22,609	10,961	11,649	Not reported or not computed.....	4,065	2,207	1,858
				Median.....	15	11	17
RECURRING EXPENSES				Acquired 1970 and 1971 (part).....	2,584	441	2,143
Selected Monthly Housing Costs				OWNER CHARACTERISTICS			
Acquired before 1970.....	28,561	11,604	16,956	Age of Principal Owner			
Less than \$50.....	3,682	3,628	54	Less than 25 years.....	416	42	374
\$50 to \$59.....	1,568	1,497	71	25 to 34 years.....	4,418	302	4,116
\$60 to \$69.....	1,314	1,205	108	35 to 44 years.....	6,509	847	5,662
\$70 to \$79.....	1,149	957	191	45 to 54 years.....	7,257	2,121	5,136
\$80 to \$89.....	1,115	779	335	55 to 64 years.....	5,748	3,173	2,575
\$90 to \$99.....	1,025	518	506	65 years or over.....	6,294	5,364	930
\$100 to \$119.....	2,223	717	1,506	Not reported.....	503	196	307
\$120 to \$149.....	3,446	505	2,940	Median.....	50	63	44
\$150 to \$174.....	2,714	177	2,537	Race of Principal Owner			
\$175 to \$199.....	2,333	92	2,242	White.....	28,216	10,950	17,266
\$200 to \$224.....	1,734	67	1,667	Negro.....	1,975	724	1,251
\$225 to \$249.....	1,104	26	1,078	Other.....	284	81	203
\$250 to \$274.....	823	27	797	Not reported.....	671	291	380
\$275 to \$299.....	586	20	566	Sex of Principal Owner			
\$300 or more.....	1,459	38	1,421	Male.....	25,297	8,165	17,133
Not reported.....	2,287	1,350	937	Female.....	5,557	3,752	1,806
Median.....dollars..	129	60	172	Not reported.....	290	129	161
Acquired 1970 and 1971 (part).....	2,584	441	2,143	Veteran Status			
Real Estate Tax				Veteran.....	15,104	3,922	11,182
Acquired before 1970.....	28,561	11,604	16,956	Vietnam conflict.....	1,277	81	1,196
Less than \$100.....	3,744	2,317	1,428	Korean conflict.....	2,637	287	2,350
\$100 to \$199.....	4,176	2,011	2,165	Korean conflict and World War II.....	652	117	535
\$200 to \$299.....	4,007	1,667	2,340	World War II.....	7,577	2,356	5,220
\$300 to \$349.....	1,927	677	1,250	World War I.....	969	827	142
\$350 to \$399.....	1,624	563	1,060	Other service.....	1,993	254	1,739
\$400 to \$449.....	1,589	550	1,039	Nonveteran.....	15,142	7,707	7,434
\$450 to \$499.....	1,287	356	931	Not reported.....	899	416	484
\$500 to \$549.....	1,278	392	886	Persons in Household			
\$550 to \$599.....	936	281	655	1 person.....	3,273	2,601	672
\$600 to \$699.....	1,825	503	1,322	2 persons.....	9,002	5,154	3,849
\$700 to \$799.....	1,199	312	887	3 persons.....	5,368	1,704	3,665
\$800 or more.....	3,676	953	2,723	4 persons.....	5,545	1,036	4,509
Not reported.....	1,293	1,022	271	5 persons.....	3,617	612	3,004
Median.....dollars..	344	257	404	6 persons or more.....	3,640	602	3,038
Acquired 1970 and 1971 (part).....	2,584	441	2,143	Not reported.....	699	337	363
Real Estate Tax Per \$1,000 Value				Median.....	3.0	2.1	3.7
Acquired before 1970.....	28,561	11,604	16,956	Income			
Less than \$10.....	3,782	1,754	2,028	Less than \$2,000.....	1,659	1,437	222
\$10 to \$14.....	4,333	1,722	2,611	\$2,000 to \$3,999.....	2,496	1,916	580
\$15 to \$19.....	5,080	1,788	3,292	\$4,000 to \$5,999.....	2,516	1,484	1,032
\$20 to \$24.....	4,663	1,551	3,112	\$6,000 to \$7,999.....	3,010	1,301	1,709
\$25 to \$29.....	3,126	1,113	2,013	\$8,000 to \$9,999.....	3,408	1,122	2,286
\$30 to \$39.....	2,779	995	1,784	\$10,000 to \$12,499.....	5,006	1,272	3,734
\$40 to \$49.....	1,019	395	623	\$12,500 to \$14,999.....	3,273	710	2,563
\$50 to \$59.....	359	149	210	\$15,000 to \$19,999.....	4,132	856	3,276
\$60 or more.....	458	214	243	\$20,000 to \$24,999.....	1,755	402	1,353
Not reported or not computed.....	2,961	1,922	1,039	\$25,000 to \$34,999.....	1,084	279	805
Median.....dollars..	19	18	20	\$35,000 or more.....	660	223	437
Acquired 1970 and 1971 (part).....	2,584	441	2,143	Not reported.....	2,145	1,044	1,101
				Median.....dollars..	10,700	7,000	12,100
				Mean.....dollars..	12,000	9,200	13,700

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	19,099	18,120	980	3,996	3,854	142	2,783	2,665	118	12,320	11,601	719
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	18,120	18,120	-	3,854	3,854	-	2,665	2,665	-	11,601	11,601	-
2.....	957	-	957	140	-	140	114	-	114	704	-	704
3 or more.....	23	-	23	2	-	2	4	-	4	16	-	16
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	18,137	17,171	966	3,996	3,854	142	2,761	2,643	118	11,380	10,674	706
Contract to purchase.....	962	949	13	-	-	-	22	22	-	940	927	13
Origin of First Mortgage												
Mortgage made at time property acquired.....	13,623	13,058	565	3,014	2,954	60	2,078	2,019	59	8,531	8,084	446
Mortgage assumed at time property acquired.....	2,877	2,576	302	911	832	80	694	635	59	1,272	1,109	163
Mortgage placed later than acquisition of property.....	2,599	2,486	113	71	68	3	11	11	-	2,517	2,407	110
Refinanced mortgage: Same lender.....	1,365	1,312	52	37	37	-	8	8	-	1,319	1,267	52
Different lender.....	645	605	40	30	27	3	1	1	-	614	576	38
Mortgage placed on property owned free and clear of debt.....	589	569	20	4	4	-	1	1	-	584	564	20
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	2,599	2,486	113	71	68	3	11	11	-	2,517	2,407	110
Renew or extend loan that had fallen due, without increasing outstanding balance.....	171	165	5	6	6	-	-	-	-	165	160	5
Secure better terms.....	376	355	21	19	19	-	3	3	-	354	333	21
Provide funds for additions, improvements, or repairs to this property.....	1,087	1,042	45	16	15	1	3	3	-	1,069	1,025	44
Provide funds for investment in other real estate.....	110	109	1	2	2	-	-	-	-	109	107	1
Provide funds for other types of investments.....	113	111	3	3	3	-	-	-	-	111	108	3
Provide funds for educational or medical expenses.....	98	90	8	4	3	1	-	-	-	94	87	7
Other reasons.....	284	270	14	7	7	-	1	1	-	276	262	14
Not reported.....	359	344	15	15	15	-	4	4	-	340	325	15
Other properties.....	16,500	15,633	867	3,925	3,786	139	2,772	2,654	118	9,803	9,193	609
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	4,800	4,523	277	1,060	1,006	54	545	511	35	3,195	3,006	189
1967 and 1968.....	3,771	3,552	219	744	721	23	430	415	15	2,597	2,416	181
1965 and 1966.....	3,146	2,987	159	622	601	22	270	259	11	2,254	2,127	127
1960 to 1964.....	4,581	4,349	232	913	891	23	599	577	23	3,068	2,882	187
1955 to 1959.....	2,101	2,030	72	487	477	9	626	597	29	988	955	33
1950 to 1954.....	635	619	16	142	133	9	296	291	5	196	195	1
1949 or earlier.....	66	60	5	28	25	3	16	15	1	21	20	1
First Mortgage Loan												
Less than \$5,000.....	1,283	1,214	69	31	31	-	26	25	1	1,226	1,159	68
\$5,000 to \$7,499.....	1,918	1,817	100	210	198	12	138	126	12	1,570	1,494	76
\$7,500 to \$9,999.....	2,613	2,490	123	594	573	22	413	398	15	1,605	1,520	86
\$10,000 to \$12,499.....	3,339	3,184	155	850	809	41	579	555	24	1,910	1,820	90
\$12,500 to \$14,999.....	2,925	2,799	126	868	842	26	563	544	20	1,494	1,414	80
\$15,000 to \$17,499.....	2,431	2,297	134	720	704	16	394	372	22	1,317	1,222	96
\$17,500 to \$19,999.....	1,487	1,418	69	372	363	10	256	247	8	859	808	51
\$20,000 to \$24,999.....	1,765	1,664	102	278	269	9	262	250	12	1,226	1,145	81
\$25,000 to \$29,999.....	733	685	49	59	52	6	97	94	2	578	538	40
\$30,000 to \$39,999.....	448	406	42	13	13	-	50	50	-	385	343	42
\$40,000 to \$49,999.....	100	91	9	1	1	-	4	3	1	95	87	8
\$50,000 or more.....	57	54	3	-	-	-	1	1	-	55	53	3
Median.....dollars..	12,800	12,800	13,300	13,300	13,400	12,200	13,500	13,500	13,300	12,200	12,200	13,700
Mean.....dollars..	13,800	13,700	14,600	13,700	13,700	13,400	14,400	14,400	13,900	13,700	13,600	14,900



Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## United States

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	4,232	4,047	185	408	389	19	469	451	18	3,355	3,207	149
\$5,000 to \$7,499.....	2,520	2,391	129	428	417	10	401	381	20	1,691	1,592	99
\$7,500 to \$9,999.....	2,615	2,497	118	698	674	24	407	390	18	1,510	1,433	76
\$10,000 to \$12,499.....	2,535	2,420	115	760	728	32	397	384	13	1,378	1,308	70
\$12,500 to \$14,999.....	2,271	2,150	120	659	638	21	349	332	17	1,263	1,180	82
\$15,000 to \$17,499.....	1,678	1,588	89	541	525	16	241	226	15	896	837	59
\$17,500 to \$19,999.....	1,103	1,031	72	251	240	11	200	194	7	651	597	54
\$20,000 to \$24,999.....	1,245	1,174	71	196	192	4	193	183	9	857	799	58
\$25,000 to \$29,999.....	512	464	48	48	43	5	85	83	1	380	338	42
\$30,000 to \$39,999.....	284	261	23	5	5	-	39	38	1	240	218	22
\$40,000 to \$49,999.....	73	67	7	1	1	-	1	1	-	71	64	7
\$50,000 or more.....	31	29	1	-	-	-	1	1	-	29	28	1
Median.....dollars..	10,100	10,100	11,200	11,500	11,500	11,300	10,700	10,700	10,700	9,300	9,200	11,200
Mean.....dollars..	11,100	11,000	12,300	11,700	11,700	11,500	11,500	11,500	11,300	10,800	10,700	12,600

## Total Mortgage Outstanding Debt

Less than \$5,000.....	4,160	4,047	114	403	389	13	462	451	11	3,296	3,207	89
\$5,000 to \$7,499.....	2,473	2,391	82	424	417	6	390	381	9	1,659	1,592	67
\$7,500 to \$9,999.....	2,602	2,497	105	683	674	9	409	390	19	1,510	1,433	77
\$10,000 to \$12,499.....	2,521	2,420	101	752	728	24	399	384	15	1,370	1,308	62
\$12,500 to \$14,999.....	2,262	2,150	112	661	638	23	348	332	16	1,253	1,180	72
\$15,000 to \$17,499.....	1,712	1,588	124	550	525	25	243	226	17	919	837	82
\$17,500 to \$19,999.....	1,107	1,031	76	259	240	19	200	194	7	648	597	51
\$20,000 to \$24,999.....	1,288	1,174	114	206	192	14	196	183	13	885	799	87
\$25,000 to \$29,999.....	545	464	81	48	43	5	94	83	11	402	338	65
\$30,000 to \$39,999.....	315	261	54	8	5	3	39	38	1	268	218	50
\$40,000 to \$49,999.....	80	67	13	1	1	-	1	1	-	77	64	13
\$50,000 or more.....	33	29	4	-	-	-	1	1	-	32	28	4
Median.....dollars..	10,300	10,100	14,400	11,600	11,500	14,400	10,800	10,700	13,300	9,400	9,200	14,700
Mean.....dollars..	11,300	11,000	15,500	11,800	11,700	14,400	11,600	11,500	14,000	11,000	10,700	16,000

## Interest Rate on First Mortgage

Less than 5.0 percent.....	2,036	1,962	74	406	384	22	1,113	1,067	45	517	510	7
5.0 percent.....	575	562	13	64	64	-	11	10	1	501	489	12
5.1 to 5.9 percent.....	5,016	4,807	210	2,087	2,000	87	898	848	50	2,032	1,959	72
6.0 percent.....	4,285	4,053	232	439	430	8	267	256	11	3,579	3,367	212
6.1 to 6.4 percent.....	510	470	40	11	11	-	1	1	-	498	457	40
6.5 to 6.9 percent.....	1,955	1,796	160	272	257	15	149	145	4	1,534	1,393	141
7.0 percent.....	1,320	1,263	57	55	54	1	43	43	-	1,223	1,167	56
7.1 to 7.4 percent.....	327	297	30	7	7	-	3	3	-	317	287	30
7.5 to 7.9 percent.....	1,358	1,297	61	347	340	6	178	176	3	833	781	52
8.0 percent.....	763	726	37	40	40	-	16	16	-	707	671	37
8.1 to 8.4 percent.....	76	68	8	1	1	-	-	-	-	75	67	8
8.5 to 8.9 percent.....	654	616	37	268	265	2	104	100	4	282	250	31
9.0 percent.....	62	58	4	-	-	-	-	-	-	62	58	4
9.1 to 9.9 percent.....	46	36	10	-	-	-	-	-	-	46	36	10
10.0 percent or more.....	116	108	8	-	-	-	-	-	-	116	108	8
Median.....	6.0	6.0	6.0	5.8	5.8	5.6	5.4	5.4	5.3	6.0	6.0	6.6

## Term of First Mortgage

Less than 8 years.....	737	710	27	-	-	-	1	1	-	736	708	27
8 to 12 years.....	1,508	1,439	69	5	5	-	9	8	1	1,494	1,426	68
13 to 17 years.....	1,645	1,563	82	31	31	-	25	25	-	1,590	1,508	82
18 to 22 years.....	3,905	3,728	177	349	340	9	229	225	4	3,327	3,164	163
23 to 27 years.....	4,972	4,690	282	893	861	32	578	550	27	3,501	3,279	222
28 to 32 years.....	5,705	5,377	328	2,580	2,484	95	1,942	1,856	85	1,184	1,036	148
33 to 37 years.....	232	222	9	111	107	4	-	-	-	120	115	5
38 years or more.....	49	47	1	27	26	1	-	-	-	22	22	-
No stated term.....	347	343	4	-	-	-	-	-	-	347	343	4
Median.....	24.5	24.5	25.3	29.3	29.3	29.5	29.4	29.4	29.5	21.2	21.1	23.3

## Holder of First Mortgage

Commercial bank or trust company.....	3,127	3,019	108	618	601	17	324	311	13	2,185	2,107	78
Mutual savings bank.....	2,687	2,573	114	823	788	35	836	800	36	1,028	986	42
Savings and loan association.....	7,382	6,865	518	668	646	22	684	653	31	6,030	5,565	465
Life insurance company.....	1,958	1,855	103	757	728	29	482	462	20	719	665	54
Mortgage company.....	250	234	15	87	83	4	42	42	-	121	110	11
Federal agency.....	709	693	16	211	205	7	83	77	5	415	411	4
Federal National Mortgage Association.....	899	865	34	633	609	24	264	254	10	2	2	-
Real estate or construction company.....	100	93	7	5	5	-	-	-	-	94	87	7
Individual or individual's estate.....	1,301	1,254	48	-	-	-	-	-	-	1,301	1,254	48
Other.....	687	669	18	194	189	5	69	66	2	424	414	10

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mort- gage
MORTGAGE CHARACTERISTICS--Continued												
Servicing of First Mortgage												
Holder.....	14,218	13,459	759	1,511	1,460	51	1,243	1,201	42	11,464	10,798	665
Agent.....	4,882	4,661	221	2,486	2,395	91	1,540	1,464	76	856	802	54
Holder's Acquisition of First Mortgage												
Originated by holder.....	13,406	12,704	702	1,471	1,434	36	1,058	1,017	40	10,878	10,252	626
Purchased from present servicer.....	3,926	3,752	174	1,977	1,896	80	1,245	1,188	58	704	668	36
Purchased from someone else.....	1,491	1,398	93	521	497	24	453	435	19	517	467	50
Not reported.....	276	266	10	28	27	1	27	25	1	222	214	8
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	16,481	15,614	867	3,921	3,782	139	2,769	2,651	118	9,791	9,181	609
Less than 40 percent.....	422	403	19	14	13	2	15	15	-	393	376	18
40 to 49 percent.....	445	417	28	24	19	5	23	18	4	399	380	19
50 to 59 percent.....	895	818	77	57	46	11	55	46	10	783	726	56
60 to 69 percent.....	1,730	1,593	137	151	137	14	141	126	15	1,437	1,330	108
70 to 79 percent.....	2,966	2,706	261	360	324	36	228	205	23	2,378	2,177	201
80 to 89 percent.....	3,243	3,054	189	755	734	21	486	464	21	2,002	1,856	146
90 to 94 percent.....	1,846	1,803	43	745	725	20	361	355	7	740	723	17
95 to 99 percent.....	2,248	2,206	42	1,263	1,243	20	495	483	12	490	480	10
100 percent or more.....	2,350	2,288	62	485	474	11	928	904	25	936	910	26
Not reported.....	336	326	11	67	67	-	38	37	1	232	222	9
Median.....	84	85	76	93	94	80	95	95	82	77	77	74
Other properties.....	2,618	2,505	113	75	72	3	14	14	-	2,529	2,419	110
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	16,481	15,614	867	3,921	3,782	139	2,769	2,651	118	9,791	9,181	609
Less than 40 percent.....	406	403	3	13	13	-	15	15	-	378	376	3
40 to 49 percent.....	419	417	1	19	19	-	18	18	-	382	380	1
50 to 59 percent.....	823	818	4	46	46	-	46	46	-	730	726	4
60 to 69 percent.....	1,621	1,593	28	138	137	1	129	126	3	1,354	1,330	24
70 to 79 percent.....	2,753	2,706	47	333	324	10	210	205	5	2,209	2,177	32
80 to 89 percent.....	3,252	3,054	197	762	734	28	484	464	20	2,007	1,856	150
90 to 94 percent.....	1,971	1,803	168	742	725	17	368	355	14	860	723	137
95 to 99 percent.....	2,326	2,206	120	1,267	1,243	24	490	483	7	569	480	89
100 percent or more.....	2,576	2,288	288	534	474	60	973	904	69	1,069	910	159
Not reported.....	336	326	11	67	67	-	38	37	1	232	222	9
Median.....	86	85	94	94	94	97	95	95	100+	78	77	93
Other properties.....	2,618	2,505	113	75	72	3	14	14	-	2,529	2,419	110
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	2,496	2,438	58	251	240	11	302	296	6	1,943	1,902	41
20 to 29 percent.....	1,690	1,658	32	157	155	3	225	223	3	1,308	1,281	27
30 to 39 percent.....	1,955	1,897	57	177	171	6	246	231	15	1,532	1,496	37
40 to 49 percent.....	2,400	2,331	69	361	354	7	293	283	10	1,747	1,694	53
50 to 59 percent.....	2,636	2,502	134	581	569	12	312	299	12	1,744	1,634	110
60 to 69 percent.....	2,715	2,537	177	701	677	24	393	381	12	1,621	1,479	141
70 to 79 percent.....	2,110	1,888	222	635	604	31	345	317	29	1,130	968	162
80 to 89 percent.....	1,340	1,220	120	506	480	25	326	315	11	508	425	84
90 to 99 percent.....	881	834	47	435	422	13	202	194	8	244	219	26
100 percent or more.....	219	181	39	69	60	9	64	54	9	87	66	20
Not reported.....	656	632	24	125	122	3	75	73	3	456	437	19
Median.....	52	51	67	65	65	72	59	58	69	46	45	65
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	19,087	18,107	980	3,996	3,854	142	2,783	2,665	118	12,307	11,588	719
Interest and principal.....	18,944	17,970	973	3,996	3,854	142	2,783	2,665	118	12,164	11,451	713
Fully amortized.....	18,119	17,173	946	3,989	3,847	142	2,768	2,650	118	11,362	10,676	685
Partially amortized.....	825	797	28	7	7	-	15	15	-	803	775	28
Principal only.....	52	51	1	-	-	-	-	-	-	52	51	1
Fully amortized.....	40	39	1	-	-	-	-	-	-	40	39	1
Partially amortized.....	12	12	-	-	-	-	-	-	-	12	12	-
Interest only.....	91	86	5	-	-	-	-	-	-	91	86	5
No regular payment required.....	13	13	-	-	-	-	-	-	-	13	13	-



Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mort- gage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.	18,945	17,970	975	3,996	3,854	142	2,783	2,665	118	12,165	11,451	714
Real estate taxes and property insurance.....	10,393	9,861	531	3,976	3,835	141	2,329	2,225	104	4,088	3,801	287
With no other items.....	5,240	4,926	314	42	41	1	1,880	1,796	85	3,317	3,090	228
With other items.....	5,153	4,935	218	3,934	3,794	140	449	430	19	770	711	59
Real estate taxes only.....	2,367	2,280	87	6	6	-	334	326	8	2,027	1,948	79
Property insurance only.....	229	215	14	-	-	-	10	9	1	219	206	13
Other combinations or no other items.....	5,956	5,615	342	15	14	1	109	104	5	5,832	5,497	335
No regular payments of interest and principal...	154	149	5	-	-	-	-	-	-	154	149	5
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	19,087	18,107	980	3,996	3,854	142	2,783	2,665	118	12,307	11,588	719
Less than \$50.....	2,032	1,931	101	383	365	19	317	297	20	1,332	1,270	62
\$50 to \$59.....	1,876	1,782	94	432	420	12	381	364	16	1,064	998	66
\$60 to \$69.....	2,174	2,073	101	553	532	21	415	403	12	1,205	1,137	68
\$70 to \$79.....	2,217	2,121	96	566	542	24	372	356	16	1,279	1,223	56
\$80 to \$89.....	2,029	1,942	88	586	566	21	272	261	12	1,171	1,116	55
\$90 to \$99.....	1,637	1,575	63	429	420	9	233	222	12	975	933	41
\$100 to \$119.....	2,570	2,429	140	534	519	15	311	298	12	1,725	1,612	113
\$120 to \$149.....	2,187	2,047	140	325	313	12	252	242	11	1,610	1,493	117
\$150 to \$174.....	1,001	945	56	128	123	5	100	95	5	772	726	46
\$175 to \$199.....	554	519	35	34	30	4	69	68	1	451	421	30
\$200 to \$249.....	507	475	31	24	24	-	48	48	-	435	404	31
\$250 to \$299.....	159	137	22	-	-	-	11	10	1	148	127	20
\$300 or more.....	144	130	14	1	1	-	1	1	-	142	128	14
Median.....dollars..	86	85	91	81	81	77	77	77	76	91	90	102
Mean.....dollars..	97	97	105	85	85	84	88	88	84	103	103	112
No regular payments required.....	13	13	-	-	-	-	-	-	-	13	13	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	19,087	18,107	980	3,996	3,854	142	2,783	2,665	118	12,307	11,588	719
Less than \$70.....	5,886	5,817	69	1,331	1,319	12	1,077	1,068	9	3,478	3,431	47
\$70 to \$79.....	2,158	2,121	37	549	542	6	358	356	2	1,251	1,223	28
\$80 to \$89.....	1,986	1,942	44	571	566	5	265	261	4	1,151	1,116	35
\$90 to \$99.....	1,632	1,575	57	424	420	4	228	222	6	980	933	47
\$100 to \$119.....	2,557	2,429	128	544	519	25	319	298	21	1,694	1,612	82
\$120 to \$149.....	2,216	2,047	169	350	313	37	268	242	27	1,598	1,493	105
\$150 to \$174.....	1,090	945	145	143	123	20	118	95	23	829	726	102
\$175 to \$199.....	567	488	79	39	27	12	70	66	4	458	395	63
\$200 to \$249.....	613	475	137	39	24	15	62	48	15	511	404	108
\$250 to \$299.....	187	137	50	4	-	4	16	10	6	167	127	39
\$300 or more.....	195	130	65	3	1	1	1	1	-	192	128	64
Median.....dollars..	87	85	148	82	81	135	78	77	138	92	90	154
Mean.....dollars..	100	97	165	87	85	142	90	88	146	107	103	172
No regular payments required.....	13	13	-	-	-	-	-	-	-	13	13	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	17,904	17,016	888	3,769	3,640	129	2,645	2,536	109	11,490	10,840	649
Delinquent (30 days or more).....	1,025	938	86	201	189	12	123	114	9	700	635	66
1 to 3 payments.....	813	741	73	173	163	10	111	104	7	529	474	55
4 or more payments.....	211	198	14	28	26	1	12	11	2	171	161	11
Foreclosure in process.....	44	40	4	21	20	1	7	5	2	16	15	1
Foreclosure not in process.....	168	158	10	7	7	-	5	5	-	156	146	10
Not reported.....	158	153	5	26	25	1	15	15	-	117	113	4
No regular payments required.....	13	13	-	-	-	-	-	-	-	13	13	-

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	16,956	16,118	838	3,404	3,299	105	2,492	2,394	98	11,060	10,426	634
Less than \$50.....	54	54	-	-	-	-	1	1	-	53	53	-
\$50 to \$59.....	71	69	2	9	9	-	1	1	-	60	59	2
\$60 to \$69.....	108	108	-	20	20	-	9	9	-	79	79	-
\$70 to \$79.....	191	186	5	21	21	-	24	22	1	147	143	4
\$80 to \$89.....	335	331	5	61	61	-	38	38	-	236	231	5
\$90 to \$99.....	506	497	9	96	94	1	81	79	2	330	323	6
\$100 to \$119.....	1,506	1,477	29	340	336	4	233	233	-	933	908	25
\$120 to \$149.....	2,940	2,873	67	709	695	14	562	558	5	1,669	1,621	48
\$150 to \$174.....	2,537	2,457	80	666	657	9	442	428	14	1,429	1,371	58
\$175 to \$199.....	2,242	2,140	102	565	550	15	349	337	12	1,328	1,253	75
\$200 to \$224.....	1,667	1,570	97	320	305	15	258	238	20	1,089	1,026	63
\$225 to \$249.....	1,078	989	88	174	159	15	143	136	8	760	695	65
\$250 to \$274.....	797	720	77	108	98	11	99	86	13	589	536	53
\$275 to \$299.....	566	511	54	63	61	3	54	45	9	448	406	42
\$300 or more.....	1,421	1,238	183	60	51	10	86	75	11	1,275	1,112	163
Not reported.....	937	899	38	190	181	10	111	108	4	636	611	25
Median.....dollars..	172	170	225	163	162	208	163	161	217	180	177	232

Acquired 1970 and 1971 (part).....

2,143 2,001 142 592 556 37 291 271 20 1,259 1,175 85

## Real Estate Tax

Acquired before 1970.....	16,956	16,118	838	3,404	3,299	105	2,492	2,394	98	11,060	10,426	634
Less than \$100.....	1,428	1,339	89	184	177	6	112	107	5	1,133	1,055	77
\$100 to \$199.....	2,165	2,047	118	483	465	18	287	277	9	1,396	1,305	91
\$200 to \$299.....	2,340	2,234	106	661	641	20	393	375	18	1,286	1,218	68
\$300 to \$349.....	1,250	1,188	62	345	332	12	208	201	8	696	655	42
\$350 to \$399.....	1,060	1,012	49	296	290	7	194	186	8	570	536	34
\$400 to \$449.....	1,039	982	57	238	229	9	170	161	8	631	591	40
\$450 to \$499.....	931	893	38	223	222	1	159	151	8	549	520	29
\$500 to \$549.....	886	840	46	210	200	10	158	153	5	518	486	32
\$550 to \$599.....	655	615	40	131	120	11	126	120	6	397	374	23
\$600 to \$699.....	1,322	1,267	55	239	238	1	215	205	10	868	824	44
\$700 to \$799.....	887	848	38	141	138	3	141	138	3	605	572	33
\$800 or more.....	2,723	2,592	131	252	246	7	321	310	11	2,150	2,037	113
Not reported.....	271	261	10	1	1	-	9	9	-	261	251	10
Median.....dollars..	404	405	390	354	355	333	414	414	410	425	426	400

Acquired 1970 and 1971 (part).....

2,143 2,001 142 592 556 37 291 271 20 1,259 1,175 85

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	19,087	18,107	980	3,996	3,854	142	2,783	2,665	118	12,307	11,588	719
Less than 5 percent .....	1,622	1,546	77	322	305	17	344	330	15	956	911	45
5 to 9 percent .....	8,453	8,034	419	1,918	1,853	66	1,300	1,237	63	5,235	4,945	290
10 to 14 percent .....	4,937	4,675	262	1,012	973	39	641	616	25	3,284	3,086	198
15 to 19 percent .....	1,633	1,543	90	270	260	11	225	218	7	1,138	1,065	73
20 to 24 percent .....	580	545	35	101	100	1	76	74	3	403	371	32
25 to 29 percent .....	259	248	11	55	55	-	17	16	1	187	177	9
30 to 34 percent .....	150	143	7	40	40	-	10	10	-	99	92	7
35 to 39 percent .....	92	84	9	9	9	-	11	10	1	72	64	8
40 to 49 percent .....	93	88	4	17	17	-	3	3	-	73	69	4
50 percent or more.....	158	144	14	28	26	1	12	12	-	119	106	13
Not reported or not computed.....	1,109	1,057	51	223	216	7	143	139	4	743	703	41
Median.....	9	9	9	9	9	8	8	8	8	9	9	10

No regular payments required.....

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## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	16,956	16,118	838	3,404	3,299	105	2,492	2,394	98	11,060	10,426	634
Less than \$10.....	2,028	1,904	124	349	334	15	215	205	10	1,464	1,365	99
\$10 to \$14.....	2,611	2,461	150	572	555	18	357	337	19	1,682	1,569	113
\$15 to \$19.....	3,292	3,106	186	717	688	30	486	468	18	2,088	1,950	138
\$20 to \$24.....	3,112	2,960	152	674	651	23	469	455	15	1,969	1,854	115
\$25 to \$29.....	2,013	1,927	86	419	411	8	351	332	19	1,244	1,185	59
\$30 to \$39.....	1,784	1,727	57	339	336	3	321	311	11	1,124	1,080	44
\$40 to \$49.....	623	599	24	126	120	5	125	123	3	372	356	16
\$50 to \$59.....	210	203	7	43	42	1	44	44	-	123	117	6
\$60 or more.....	243	233	10	42	42	-	33	32	1	168	159	9
Not reported or not computed.....	1,039	998	41	122	119	3	91	88	3	826	791	36
Median.....dollars..	20	20	18	20	20	18	21	21	20	19	19	18

Acquired 1970 and 1971 (part).....

2,143 2,001 142 592 556 37 291 271 20 1,259 1,175 85



Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mort- gage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Real Estate Tax as Percent of Income												
Acquired before 1970.....	16,956	16,118	838	3,404	3,299	105	2,492	2,394	98	11,060	10,426	634
Less than 1.0 percent.....	1,088	1,017	71	163	156	6	119	116	2	807	744	63
1.0 to 1.9 percent.....	2,734	2,593	141	644	623	21	403	385	18	1,688	1,586	102
2.0 to 2.9 percent.....	3,173	3,026	147	770	744	26	503	480	23	1,900	1,801	98
3.0 to 3.9 percent.....	2,603	2,474	129	572	553	19	453	435	18	1,578	1,486	92
4.0 to 4.9 percent.....	1,923	1,821	101	392	383	9	294	283	11	1,236	1,156	81
5.0 to 7.4 percent.....	2,410	2,315	95	424	412	12	348	335	13	1,637	1,568	69
7.5 to 9.9 percent.....	850	800	49	132	127	5	124	118	5	594	555	39
10.0 percent or more.....	822	786	36	115	115	-	104	102	1	604	569	35
Not reported or not computed.....	1,354	1,286	68	192	185	7	145	140	5	1,017	961	56
Median.....	3.3	3.3	3.1	3.0	3.0	2.8	3.3	3.3	3.1	3.3	3.4	3.2
Acquired 1970 and 1971 (part).....	2,143	2,001	142	592	556	37	291	271	20	1,259	1,175	85
Selected Annual Housing Costs as Percent of Income												
Acquired before 1970.....	16,956	16,118	838	3,404	3,299	105	2,492	2,394	98	11,060	10,426	634
Less than 5 percent.....	39	36	2	10	10	-	5	5	-	23	20	2
5 to 9 percent.....	1,137	1,123	14	233	230	3	226	226	-	679	668	11
10 to 14 percent.....	4,083	3,990	93	862	853	10	729	716	13	2,491	2,421	70
15 to 19 percent.....	4,107	3,933	174	889	860	29	586	566	20	2,632	2,507	125
20 to 24 percent.....	2,589	2,412	177	503	483	20	336	314	23	1,750	1,616	134
25 to 29 percent.....	1,337	1,217	120	235	223	12	194	174	20	907	820	88
30 to 34 percent.....	604	547	58	97	91	7	64	58	6	443	398	45
35 to 39 percent.....	368	338	30	60	56	4	25	24	1	283	259	24
40 to 49 percent.....	349	312	37	72	63	8	44	41	3	233	207	26
50 percent or more.....	486	433	53	73	72	1	33	30	2	380	331	50
Not reported or not computed.....	1,858	1,777	80	370	358	12	248	239	9	1,239	1,180	59
Median.....	17	17	22	17	17	21	16	16	22	18	18	22
Acquired 1970 and 1971 (part).....	2,143	2,001	142	592	556	37	291	271	20	1,259	1,175	85
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	14,567	13,786	781	3,424	3,301	123	2,427	2,325	102	8,716	8,161	555
1,000,000 or more.....	1,005	945	60	267	263	4	139	136	3	599	546	53
250,000 to 999,999.....	2,099	1,980	119	683	648	34	377	361	15	1,040	971	69
50,000 to 249,999.....	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
10,000 to 49,999.....	3,188	2,998	190	682	647	35	592	566	26	1,914	1,785	129
Less than 10,000 and rural.....	4,992	4,757	235	850	829	22	685	664	20	3,457	3,264	194
Outside SMSA's.....	4,532	4,333	199	572	553	19	356	340	16	3,604	3,440	164
10,000 or more.....	1,358	1,290	68	294	280	13	157	150	7	907	860	47
2,500 to 9,999.....	1,042	1,006	36	136	133	3	74	74	-	832	799	33
Less than 2,500 and rural.....	2,133	2,038	95	142	140	2	126	117	9	1,865	1,781	84
Manner of Acquisition												
By purchase.....	18,942	17,972	970	3,992	3,850	142	2,780	2,662	118	12,170	11,460	710
Placed one new mortgage.....	14,996	14,658	338	3,044	2,994	49	2,077	2,022	55	9,875	9,642	234
Placed two or more new mortgages.....	549	246	303	25	12	13	11	7	4	514	228	286
Assumed mortgage(s) already on property.....	2,729	2,600	129	838	807	32	632	608	24	1,259	1,185	74
Assumed mortgage already on property and placed new mortgage.....	339	156	183	81	34	48	59	24	35	199	98	100
All cash.....	203	196	6	1	1	-	1	1	-	200	194	6
Borrowed other than with mortgage.....	116	106	10	1	1	-	-	-	-	115	104	10
Other.....	9	9	-	1	1	-	-	-	-	8	8	-
Not by purchase.....	148	139	9	4	4	-	3	3	-	141	132	9
Inheritance or gift.....	141	132	9	4	4	-	2	2	-	135	126	9
Other.....	7	7	-	-	-	-	1	1	-	6	6	-
Not reported.....	9	9	-	-	-	-	-	-	-	9	9	-

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Source of Downpayment												
Purchased 1965 to 1971 (part).....	9,574	9,018	556	2,242	2,152	90	1,167	1,111	56	6,165	5,755	410
Sale of previous home.....	2,361	2,229	132	321	305	16	181	167	15	1,858	1,757	101
Sale of other real property or other investments.....	266	247	19	40	37	3	23	21	1	203	188	15
Savings.....	4,187	3,957	230	1,335	1,292	43	449	432	18	2,403	2,233	170
Borrowing other than mortgage on this property.....	772	711	61	157	149	8	89	81	8	526	482	45
Gift.....	165	152	13	41	40	1	16	16	-	107	96	11
Land on which structure was built.....	143	139	4	10	10	-	5	5	-	128	123	4
Other.....	127	112	14	34	30	4	9	8	1	84	75	9
No downpayment required.....	881	832	48	168	157	10	334	325	9	379	350	29
Not reported.....	674	639	35	136	132	4	61	56	4	477	451	26
Other properties.....	9,525	9,102	424	1,754	1,702	52	1,616	1,554	62	6,155	5,846	309
Land and Building Acquisition												
During same 12-month period.....	16,455	15,583	872	3,520	3,392	129	2,489	2,383	106	10,446	9,809	637
Acquired land previously.....	938	911	27	47	47	-	30	29	1	861	835	26
Land not owned by building owner.....	168	158	10	52	51	1	35	33	1	81	73	8
Not reported.....	1,538	1,468	70	376	364	12	230	220	10	932	884	48
Year Property Acquired												
1969 to 1971 (part).....	4,143	3,889	255	1,046	991	55	542	508	35	2,555	2,390	165
1967 and 1968.....	3,335	3,135	200	730	709	21	427	413	13	2,178	2,013	165
1965 and 1966.....	2,815	2,675	140	612	592	20	276	264	12	1,927	1,819	108
1960 to 1964.....	4,453	4,227	225	913	893	20	600	576	24	2,940	2,758	182
1955 to 1959.....	2,621	2,517	104	503	490	14	613	587	26	1,505	1,441	64
1950 to 1954.....	1,188	1,152	36	162	152	9	315	309	6	711	691	20
1949 or earlier.....	544	524	20	31	28	3	9	8	1	504	488	16
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Year Built												
1969 and 1970 (part).....	756	715	41	139	135	4	99	95	4	518	485	33
1967 and 1968.....	1,141	1,088	53	175	171	4	143	141	2	823	776	47
1965 to 1966.....	1,264	1,180	83	204	197	7	121	108	13	938	875	63
1960 to 1964.....	3,194	3,004	190	695	665	30	432	417	15	2,066	1,921	145
1950 to 1959.....	6,219	5,913	306	1,605	1,547	58	1,355	1,293	61	3,259	3,073	186
1940 to 1949.....	2,101	1,992	109	482	464	18	273	264	9	1,346	1,264	82
1939 or earlier.....	3,867	3,694	173	572	557	15	289	278	11	3,006	2,859	147
Not reported.....	558	533	25	124	117	7	71	67	4	363	349	15
Rooms												
4 rooms or less.....	1,391	1,323	68	299	292	7	171	166	5	920	865	56
5 rooms.....	5,004	4,794	210	1,338	1,302	36	839	806	33	2,826	2,685	141
6 rooms.....	5,790	5,492	297	1,336	1,295	41	900	860	40	3,553	3,337	216
7 rooms.....	3,273	3,077	197	576	549	27	476	458	18	2,222	2,070	151
8 rooms.....	1,935	1,830	105	277	256	20	227	217	11	1,431	1,357	74
9 rooms or more.....	1,445	1,358	87	124	117	7	130	121	9	1,191	1,120	71
Not reported.....	262	247	16	46	43	3	38	36	2	177	167	10
Median.....	6.0	6.0	6.1	5.7	5.7	6.1	5.8	5.8	5.9	6.1	6.1	6.2
Purchase Price												
Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	196	188	8	5	5	-	4	4	-	187	179	8
\$5,000 to \$7,499.....	305	296	9	33	33	-	8	8	-	263	255	9
\$7,500 to \$9,999.....	458	441	17	131	127	4	35	33	1	292	280	12
\$10,000 to \$12,499.....	645	615	30	220	216	4	58	55	3	368	344	23
\$12,500 to \$14,999.....	774	735	40	297	288	9	135	129	6	342	317	25
\$15,000 to \$17,499.....	831	796	35	295	284	10	136	128	8	400	383	17
\$17,500 to \$19,999.....	867	820	47	289	279	10	143	139	4	435	401	34
\$20,000 to \$24,999.....	1,300	1,212	88	306	287	18	252	238	15	741	687	54
\$25,000 to \$29,999.....	786	719	67	119	107	12	97	88	9	569	523	46
\$30,000 to \$34,999.....	508	470	38	42	37	5	53	53	-	412	379	33
\$35,000 to \$39,999.....	229	205	24	11	7	4	20	19	1	198	180	18
\$40,000 to \$49,999.....	273	248	26	5	5	-	15	15	-	253	228	26
\$50,000 or more.....	201	182	19	1	1	-	4	3	1	195	178	18
Not reported.....	79	75	4	18	18	-	5	5	-	55	51	4
Median.....dollars..	18,900	18,700	22,100	16,600	16,500	20,400	19,300	19,300	20,800	20,300	20,100	23,100
Other properties.....	11,649	11,120	529	2,223	2,157	66	1,817	1,747	70	7,608	7,215	393



Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	184	176	7	9	9	-	4	4	-	170	163	7
\$5,000 to \$7,499.....	550	528	22	44	44	-	23	21	2	483	463	21
\$7,500 to \$9,999.....	851	820	31	131	129	3	80	79	1	640	613	27
\$10,000 to \$12,499.....	1,482	1,413	70	376	365	11	214	208	7	892	840	52
\$12,500 to \$14,999.....	1,267	1,210	57	437	422	15	233	225	8	596	563	33
\$15,000 to \$17,499.....	2,156	2,082	74	614	598	16	386	375	11	1,156	1,108	47
\$17,500 to \$19,999.....	1,799	1,702	97	582	567	15	319	306	13	898	829	69
\$20,000 to \$24,999.....	3,163	2,996	167	827	790	37	612	580	32	1,725	1,627	98
\$25,000 to \$29,999.....	2,494	2,343	151	484	470	14	436	415	21	1,574	1,458	116
\$30,000 to \$39,999.....	2,717	2,549	168	317	294	23	316	297	19	2,084	1,957	127
\$40,000 to \$49,999.....	938	878	60	37	33	4	67	66	1	834	779	54
\$50,000 or more.....	843	791	52	13	11	1	17	16	1	813	764	49
Not reported.....	656	632	24	125	122	3	75	73	3	456	437	19
Median.....dollars..	21,500	21,400	23,600	18,900	18,800	21,300	20,800	20,700	22,500	23,200	23,100	24,800
Mean.....dollars..	23,400	23,300	25,200	19,400	19,300	22,100	21,200	21,200	22,200	25,200	25,100	26,300

## Purchase Price as Percent of Value

Acquired by purchase.....	18,942	17,972	971	3,992	3,851	142	2,780	2,662	118	12,170	11,459	710
Purchased 1967 to 1971 (part).....	7,451	7,000	451	1,773	1,697	76	966	918	48	4,712	4,385	326
Less than 80 percent.....	1,723	1,637	85	317	309	8	166	157	9	1,239	1,171	68
80 to 89 percent.....	1,912	1,788	125	452	429	24	247	240	8	1,213	1,119	93
90 to 94 percent.....	1,071	985	86	255	236	19	177	166	11	639	583	56
95 to 99 percent.....	791	737	54	246	235	10	129	120	10	417	382	34
100 percent or more.....	1,828	1,734	94	474	460	14	234	224	11	1,120	1,050	69
Not reported.....	125	119	6	29	28	1	11	11	-	85	80	5
Median.....	90	90	90	92	92	91	91	91	93	88	88	89
Purchased 1960 to 1966.....	7,215	6,851	364	1,524	1,484	40	876	840	36	4,815	4,527	288
Less than 60 percent.....	987	941	46	135	129	5	68	63	5	784	749	35
60 to 79 percent.....	2,935	2,792	144	683	664	19	398	381	17	1,854	1,746	108
80 to 89 percent.....	1,667	1,582	85	381	371	9	219	215	4	1,067	996	71
90 to 99 percent.....	728	679	49	156	152	4	102	95	7	471	432	39
100 percent or more.....	446	424	22	79	78	1	54	52	2	313	294	19
Not reported.....	451	433	18	90	89	2	36	35	1	325	310	15
Median.....	76	76	77	77	77	74	77	77	74	75	75	78
Purchased 1959 or earlier.....	4,276	4,121	156	695	670	26	938	904	34	2,643	2,547	96
Less than 40 percent.....	483	462	20	19	18	1	28	28	-	436	417	19
40 to 59 percent.....	1,094	1,049	45	155	146	10	276	264	12	662	639	23
60 to 79 percent.....	1,494	1,433	61	269	260	9	368	351	17	857	822	35
80 to 99 percent.....	763	745	19	166	163	3	190	186	4	407	396	12
100 percent or more.....	204	198	6	54	52	3	35	35	-	115	112	3
Not reported.....	239	233	5	31	31	-	41	40	1	166	162	4
Median.....	65	66	63	71	71	...	67	67	...	63	63	62
Not acquired by purchase.....	158	149	9	4	4	-	3	3	-	151	141	9

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	7,451	7,000	451	1,773	1,697	76	966	918	48	4,712	4,385	326
Less than 1.0.....	920	879	41	187	186	1	72	67	4	662	626	35
1.0 to 1.4.....	2,052	1,933	119	585	560	25	273	261	12	1,194	1,112	82
1.5 to 1.9.....	1,973	1,842	131	499	473	26	299	285	14	1,175	1,084	91
2.0 to 2.4.....	1,030	960	70	178	167	10	160	154	6	693	639	53
2.5 to 2.9.....	494	467	27	86	80	5	65	64	1	343	322	20
3.0 to 3.4.....	222	203	18	47	45	2	29	24	4	146	135	11
3.5 to 3.9.....	91	85	7	22	22	-	5	3	1	64	59	5
4.0 or more.....	229	212	17	61	60	1	23	20	3	145	132	13
Not reported or not computed.....	439	418	20	108	104	4	41	40	1	290	275	15
Median.....	1.6	1.6	1.7	1.5	1.5	1.6	1.6	1.6	1.7	1.6	1.6	1.7
Other properties.....	11,649	11,120	529	2,223	2,157	66	1,817	1,747	70	7,608	7,215	393

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	374	348	26	139	132	8	49	46	3	185	170	15
25 to 34 years.....	4,116	3,855	260	1,191	1,148	43	581	555	26	2,344	2,153	191
35 to 44 years.....	5,662	5,363	300	1,161	1,119	42	928	885	43	3,572	3,358	215
45 to 54 years.....	5,136	4,884	252	889	851	38	855	828	27	3,392	3,205	187
55 to 64 years.....	2,575	2,473	102	394	387	7	279	264	15	1,903	1,822	81
65 years or over.....	930	909	20	156	153	3	52	51	1	722	706	16
Not reported.....	307	288	19	67	64	3	39	36	3	201	188	14
Median.....	44	44	41	40	40	40	43	43	42	45	45	42

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
White.....	17,266	16,417	849	3,423	3,297	126	2,543	2,438	104	11,300	10,682	618
Negro.....	1,251	1,164	87	439	426	13	161	156	5	651	582	69
Other.....	203	182	21	49	49	-	30	25	5	124	108	16
Not reported.....	380	357	23	85	82	3	50	46	4	245	229	16

## Sex of Principal Owner

Male.....	17,133	16,238	894	3,567	3,438	130	2,577	2,470	107	10,988	10,330	658
Female.....	1,806	1,727	79	398	387	11	183	172	11	1,225	1,168	57
Not reported.....	161	154	7	31	30	2	23	22	1	106	102	4

## Veteran Status

Veteran.....	11,182	10,638	544	2,048	1,974	74	2,392	2,303	88	6,742	6,361	382
Vietnam conflict.....	1,196	1,134	62	291	278	13	400	383	17	505	473	32
Korean conflict.....	2,350	2,239	111	402	390	12	585	563	22	1,363	1,286	77
Korean conflict and World War II.....	535	490	45	82	78	4	161	152	9	292	260	32
World War II.....	5,220	4,990	230	820	789	31	954	922	32	3,446	3,278	167
World War I.....	142	136	5	13	13	-	7	5	1	122	118	4
Other service.....	1,739	1,649	90	439	426	13	285	278	7	1,015	945	70
Nonveteran.....	7,434	7,031	404	1,834	1,771	63	344	319	25	5,256	4,940	316
Not reported.....	484	451	33	114	109	6	47	42	5	322	300	22

## Persons in Household

1 person.....	672	658	14	133	133	-	80	80	-	460	445	14
2 persons.....	3,849	3,709	140	797	772	25	500	486	14	2,552	2,451	101
3 persons.....	3,665	3,488	177	737	708	29	550	525	25	2,377	2,255	123
4 persons.....	4,509	4,242	267	999	953	46	668	641	27	2,842	2,649	193
5 persons.....	3,004	2,841	163	619	602	17	508	481	27	1,877	1,758	119
6 persons or more.....	3,038	2,840	198	628	607	21	445	425	20	1,966	1,808	157
Not reported.....	363	342	21	83	79	4	32	28	4	247	235	13
Median.....	3.7	3.7	4.0	3.7	3.7	3.8	3.8	3.8	4.1	3.7	3.6	4.0

## Income

Less than \$2,000.....	222	209	13	43	41	1	15	15	-	165	153	12
\$2,000 to \$3,999.....	580	551	29	103	99	4	44	41	2	433	410	23
\$4,000 to \$5,999.....	1,032	990	42	234	229	4	108	101	7	691	660	31
\$6,000 to \$7,999.....	1,709	1,639	71	371	361	9	221	215	6	1,118	1,062	56
\$8,000 to \$9,999.....	2,286	2,159	127	529	505	24	356	339	17	1,401	1,315	86
\$10,000 to \$12,499.....	3,734	3,538	196	880	852	29	583	557	26	2,271	2,129	142
\$12,500 to \$14,999.....	2,563	2,426	137	608	579	29	432	412	21	1,523	1,436	88
\$15,000 to \$19,999.....	3,276	3,104	172	673	651	22	584	559	25	2,019	1,893	125
\$20,000 to \$24,999.....	1,353	1,270	83	209	203	7	189	181	8	955	886	69
\$25,000 to \$34,999.....	805	769	36	103	98	5	81	78	3	620	593	28
\$35,000 or more.....	437	415	23	23	21	1	27	27	-	388	366	21
Not reported.....	1,101	1,052	49	222	215	7	143	139	4	737	699	38
Median.....dollars..	12,100	12,100	12,300	11,700	11,700	12,200	12,500	12,500	12,400	12,200	12,200	12,300
Mean.....dollars..	13,700	13,700	13,900	12,500	12,500	13,100	13,300	13,300	12,900	14,200	14,200	14,300



Table 3a. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
<b>United States</b>												
First mortgage debt on 1-housing-unit properties.....	211,883	199,878	12,005	46,569	44,937	1,632	32,094	30,758	1,335	133,220	124,183	9,038
Average first mortgage debt.....	11,100	11,000	12,300	11,700	11,700	11,500	11,500	11,500	11,300	10,800	10,700	12,600
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	204,203	192,339	11,865	46,569	44,937	1,632	31,860	30,524	1,335	125,774	116,877	8,897
Contract to purchase.....	7,680	7,539	140	-	-	-	234	234	-	7,446	7,306	140
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	70,079	65,661	4,417	15,978	15,165	813	9,927	9,389	537	44,174	41,107	3,067
1967 and 1968.....	49,996	46,930	3,066	10,053	9,784	270	6,782	6,530	252	33,161	30,616	2,545
1965 and 1966.....	35,619	33,875	1,744	7,486	7,262	225	3,568	3,460	108	24,565	23,153	1,412
1960 to 1964.....	42,198	39,847	2,351	9,455	9,207	249	6,629	6,387	242	26,114	24,254	1,860
1955 to 1959.....	12,122	11,756	366	3,300	3,247	53	4,138	3,965	173	4,684	4,545	139
1950 to 1954.....	1,778	1,727	51	270	250	20	1,035	1,014	21	473	463	10
1949 or earlier.....	91	81	10	27	24	3	15	13	2	50	45	5
<b>First Mortgage Loan</b>												
Less than \$5,000.....	2,424	2,293	132	58	58	-	40	38	2	2,326	2,197	130
\$5,000 to \$7,499.....	7,170	6,774	396	774	747	27	439	395	44	5,957	5,632	325
\$7,500 to \$9,999.....	14,937	14,187	750	3,741	3,619	123	2,017	1,921	97	9,178	8,648	530
\$10,000 to \$12,499.....	27,334	25,958	1,376	7,667	7,262	406	4,307	4,108	199	15,359	14,588	771
\$12,500 to \$14,999.....	31,809	30,393	1,415	9,975	9,645	330	5,894	5,709	185	15,940	15,040	900
\$15,000 to \$17,499.....	33,188	31,312	1,876	10,401	10,149	252	5,414	5,102	311	17,374	16,061	1,313
\$17,500 to \$19,999.....	23,743	22,611	1,132	6,303	6,128	174	4,320	4,181	139	13,120	12,301	819
\$20,000 to \$24,999.....	34,021	31,967	2,053	5,727	5,547	180	5,364	5,107	258	22,929	21,314	1,615
\$25,000 to \$29,999.....	17,376	16,209	1,167	1,476	1,337	139	2,472	2,411	62	13,428	12,461	966
\$30,000 to \$39,999.....	13,206	12,003	1,203	392	392	-	1,601	1,601	-	11,213	10,010	1,203
\$40,000 to \$49,999.....	3,809	3,447	363	54	54	-	141	102	39	3,614	3,291	323
\$50,000 or more.....	2,866	2,724	142	-	-	-	84	84	-	2,783	2,640	142
<b>First Mortgage Outstanding Debt</b>												
Less than \$5,000.....	10,360	9,952	408	932	897	35	1,210	1,165	44	8,218	7,890	328
\$5,000 to \$7,499.....	15,677	14,879	798	2,728	2,668	61	2,524	2,398	126	10,425	9,814	612
\$7,500 to \$9,999.....	22,821	21,791	1,030	6,170	5,951	219	3,525	3,379	146	13,127	12,461	666
\$10,000 to \$12,499.....	28,381	27,111	1,269	8,540	8,194	346	4,432	4,288	144	15,409	14,630	779
\$12,500 to \$14,999.....	30,923	29,281	1,642	8,966	8,682	284	4,784	4,554	229	17,174	16,045	1,129
\$15,000 to \$17,499.....	27,057	25,611	1,446	8,732	8,472	260	3,892	3,657	235	14,433	13,482	951
\$17,500 to \$19,999.....	20,545	19,194	1,351	4,680	4,475	206	3,744	3,617	127	12,121	11,103	1,018
\$20,000 to \$24,999.....	27,589	26,008	1,581	4,294	4,211	83	4,238	4,024	214	19,057	17,773	1,284
\$25,000 to \$29,999.....	13,968	12,638	1,329	1,307	1,168	139	2,310	2,280	30	10,351	9,191	1,160
\$30,000 to \$39,999.....	9,549	8,763	785	166	166	-	1,304	1,264	39	8,078	7,332	746
\$40,000 to \$49,999.....	3,245	2,954	291	54	54	-	48	48	-	3,143	2,852	291
\$50,000 or more.....	1,768	1,694	74	-	-	-	84	84	-	1,685	1,610	74
<b>Interest Rate on First Mortgage</b>												
Less than 5.0 percent.....	10,959	10,587	373	1,459	1,402	58	6,398	6,126	272	3,102	3,059	43
5.0 percent.....	3,465	3,399	66	436	436	-	76	58	18	2,953	2,906	48
5.1 to 5.9 percent.....	57,353	54,683	2,670	23,068	22,032	1,036	11,617	10,970	646	22,668	21,681	987
6.0 percent.....	42,627	40,083	2,544	6,022	5,895	127	4,332	4,136	196	32,273	30,052	2,220
6.1 to 6.4 percent.....	7,308	6,716	593	163	163	-	31	31	-	7,114	6,521	593
6.5 to 6.9 percent.....	25,371	23,276	2,095	4,064	3,830	234	2,795	2,729	65	18,512	16,717	1,796
7.0 percent.....	15,540	14,869	671	912	878	35	916	916	-	13,711	13,075	636
7.1 to 7.4 percent.....	5,019	4,578	441	115	115	-	58	58	-	4,846	4,405	441
7.5 to 7.9 percent.....	21,665	20,759	906	5,351	5,256	95	3,396	3,349	47	12,919	12,154	764
8.0 percent.....	8,729	8,166	563	616	616	-	341	341	-	7,772	7,209	563
8.1 to 8.4 percent.....	1,356	1,191	165	13	13	-	-	-	-	1,343	1,178	165
8.5 to 8.9 percent.....	10,767	10,010	757	4,349	4,302	47	2,134	2,044	90	4,285	3,665	620
9.0 percent.....	703	651	53	-	-	-	-	-	-	703	651	53
9.1 to 9.9 percent.....	543	450	92	-	-	-	-	-	-	543	450	92
10.0 percent or more.....	476	460	16	-	-	-	-	-	-	476	460	16
<b>Variable Interest Rate on First Mortgage</b>												
Yes.....	25,623	23,104	2,518	-	-	-	-	-	-	25,623	23,104	2,518
No.....	186,209	176,722	9,487	46,569	44,937	1,632	32,094	30,758	1,335	107,546	101,027	6,519
Not reported.....	52	52	-	-	-	-	-	-	-	52	52	-
<b>Term of First Mortgage</b>												
Less than 8 years.....	3,171	3,078	93	-	-	-	7	7	-	3,164	3,071	93
8 to 12 years.....	6,874	6,550	324	12	12	-	39	30	9	6,823	6,508	315
13 to 17 years.....	10,646	10,165	481	207	207	-	67	67	-	10,372	9,891	481
18 to 22 years.....	35,701	33,977	1,723	1,950	1,909	41	1,060	1,032	28	32,691	31,036	1,654
23 to 27 years.....	65,557	61,752	3,805	7,858	7,634	225	3,924	3,726	198	53,774	50,393	3,382
28 to 32 years.....	83,836	78,447	5,389	34,706	33,417	1,289	26,996	25,895	1,101	22,133	19,135	2,999
33 to 37 years.....	3,014	2,853	161	1,528	1,464	64	-	-	-	1,487	1,389	97
38 years or more.....	599	586	13	308	295	13	-	-	-	290	290	-
No stated term.....	2,486	2,470	17	-	-	-	-	-	-	2,486	2,470	17

**Table 3a. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Holder of First Mortgage												
Commercial bank or trust company.....	31,860	30,860	1,000	6,652	6,474	178	3,681	3,500	181	21,528	20,886	642
Mutual savings bank.....	31,362	29,970	1,392	9,755	9,347	407	9,227	8,862	365	12,380	11,760	620
Savings and loan association.....	87,494	80,625	6,870	7,901	7,630	271	8,263	7,899	364	71,330	65,095	6,235
Life insurance company.....	21,535	20,173	1,362	7,864	7,596	268	4,727	4,552	175	8,945	8,026	919
Mortgage company.....	2,683	2,559	125	1,176	1,119	57	687	687	-	821	753	68
Federal agency.....	6,978	6,828	150	2,418	2,331	87	776	742	34	3,784	3,756	29
Federal National Mortgage Association.....	11,824	11,342	482	8,128	7,837	291	3,647	3,456	191	49	49	-
Real estate or construction company.....	1,033	983	50	73	73	-	-	-	-	960	910	50
Individual or individual's estate.....	9,980	9,629	351	-	-	-	-	-	-	9,980	9,629	351
Other.....	7,132	6,909	223	2,603	2,530	73	1,086	1,061	25	3,443	3,319	124
Servicing of First Mortgage												
Holder.....	153,462	144,229	9,233	16,790	16,248	542	12,741	12,349	393	123,930	115,633	8,298
Agent.....	58,421	55,649	2,773	29,779	28,689	1,090	19,352	18,409	943	9,290	8,550	740
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	5,927	5,698	229	404	368	37	688	674	14	4,835	4,656	179
20 to 29 percent.....	10,673	10,250	424	851	824	27	1,370	1,298	72	8,452	8,128	324
30 to 39 percent.....	17,831	16,985	846	1,397	1,359	38	1,686	1,615	71	14,747	14,011	737
40 to 49 percent.....	28,243	26,788	1,455	3,626	3,434	193	2,871	2,697	174	21,746	20,657	1,089
50 to 59 percent.....	36,487	33,336	3,151	6,796	6,402	394	3,783	3,485	298	25,909	23,449	2,459
60 to 69 percent.....	40,693	37,556	3,137	9,298	8,878	421	5,736	5,450	286	25,659	23,228	2,430
70 to 79 percent.....	31,388	29,590	1,799	8,668	8,395	273	5,156	4,967	189	17,565	16,228	1,337
80 to 89 percent.....	19,687	19,046	641	7,247	7,130	117	5,566	5,367	199	6,874	6,549	325
90 to 99 percent.....	12,259	12,127	131	6,224	6,124	100	3,479	3,456	22	2,556	2,547	9
100 percent or more.....	2,903	2,860	43	821	821	-	1,134	1,134	-	948	905	43
Not reported.....	5,791	5,642	150	1,236	1,203	32	626	615	12	3,929	3,824	105
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	211,821	199,816	12,005	46,569	44,937	1,632	32,094	30,758	1,335	133,158	124,121	9,037
Interest and principal.....	210,695	198,709	11,986	46,569	44,937	1,632	32,094	30,758	1,335	132,032	123,014	9,018
Fully amortized.....	203,816	192,012	11,804	46,479	44,847	1,632	31,948	30,613	1,335	125,389	116,553	8,836
Partially amortized.....	6,879	6,697	182	91	91	-	145	145	-	6,643	6,461	182
Principal only.....	264	262	2	-	-	-	-	-	-	264	262	2
Fully amortized.....	222	220	2	-	-	-	-	-	-	222	220	2
Partially amortized.....	42	42	-	-	-	-	-	-	-	42	42	-
Interest only.....	862	845	16	-	-	-	-	-	-	862	845	16
No regular payment required.....	62	62	-	-	-	-	-	-	-	62	62	-
Monthly Interest and Principal Payments of First Mortgage												
Regular monthly payments of interest and/or principal.....	211,822	199,816	12,005	46,569	44,937	1,632	32,094	30,758	1,335	133,159	124,121	9,038
Less than \$50.....	6,324	6,018	306	1,644	1,588	56	1,105	1,020	85	3,576	3,410	166
\$50 to \$59.....	9,328	8,872	456	2,905	2,819	86	2,124	2,014	110	4,298	4,038	259
\$60 to \$69.....	14,405	13,707	698	4,763	4,553	210	3,087	3,001	87	6,554	6,153	401
\$70 to \$79.....	18,353	17,562	792	5,798	5,556	242	3,633	3,472	161	8,922	8,533	389
\$80 to \$89.....	19,752	18,831	921	6,838	6,581	257	3,185	3,060	125	9,729	9,190	539
\$90 to \$99.....	18,761	18,027	734	5,821	5,686	135	3,108	2,944	164	9,832	9,396	436
\$100 to \$119.....	33,557	31,669	1,889	8,427	8,177	249	4,989	4,792	197	20,142	18,699	1,443
\$120 to \$149.....	34,880	32,645	2,235	5,978	5,777	201	4,838	4,623	215	24,064	22,245	1,819
\$150 to \$174.....	19,699	18,502	1,197	2,829	2,703	127	2,267	2,142	125	14,602	13,657	945
\$175 to \$199.....	12,965	12,136	828	834	764	69	1,815	1,787	28	10,316	9,585	731
\$200 to \$249.....	13,160	12,325	835	677	677	-	1,442	1,442	-	11,041	10,206	835
\$250 to \$299.....	5,068	4,458	610	-	-	-	417	377	39	4,651	4,081	570
\$300 or more.....	5,569	5,065	504	54	54	-	84	84	-	5,432	4,928	504
No regular payments required.....	62	62	-	-	-	-	-	-	-	62	62	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	200,591	189,712	10,880	44,020	42,564	1,456	30,549	29,326	1,224	126,022	117,822	8,200
Delinquent (30 days or more).....	9,757	8,654	1,103	2,286	2,109	176	1,374	1,262	112	6,098	5,283	815
1 to 3 payments.....	8,275	7,322	953	1,991	1,844	147	1,198	1,096	101	5,087	4,382	705
4 or more payments.....	1,482	1,332	150	295	266	29	176	166	10	1,011	900	110
Foreclosure in process.....	433	392	41	244	215	29	96	85	10	93	92	1
Foreclosure not in process.....	1,050	941	109	51	51	-	80	80	-	918	809	109
Not reported.....	1,473	1,450	23	264	264	-	170	170	-	1,039	1,016	23
No regular payments required.....	62	62	-	-	-	-	-	-	-	62	62	-



Table 4a. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

	Total first and junior mortgage debt on--			
	Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	215,074	46,983	32,411	135,681
Average total mortgage debt....	11,300	11,800	11,600	11,000
<b>MORTGAGE CHARACTERISTICS</b>				
Total Mortgage Loan				
Less than \$5,000.....	2,338	58	38	2,242
\$5,000 to \$7,499.....	6,949	749	406	5,793
\$7,500 to \$9,999.....	14,572	3,670	1,935	8,968
\$10,000 to \$12,499.....	26,764	7,375	4,190	15,199
\$12,500 to \$14,999.....	31,701	9,931	5,925	15,845
\$15,000 to \$17,499.....	32,837	10,460	5,380	16,997
\$17,500 to \$19,999.....	24,658	6,515	4,434	13,708
\$20,000 to \$24,999.....	34,706	6,073	5,434	23,198
\$25,000 to \$29,999.....	18,429	1,577	2,691	14,161
\$30,000 to \$39,999.....	14,571	520	1,749	12,302
\$40,000 to \$49,999.....	4,304	54	145	4,105
\$50,000 or more.....	3,246	-	84	3,162
Total Mortgage Outstanding Debt				
Less than \$5,000.....	10,226	923	1,190	8,114
\$5,000 to \$7,499.....	15,396	2,706	2,458	10,232
\$7,500 to \$9,999.....	22,707	6,030	3,543	13,134
\$10,000 to \$12,499.....	28,242	8,467	4,454	15,321
\$12,500 to \$14,999.....	30,807	9,007	4,771	17,029
\$15,000 to \$17,499.....	27,621	8,872	3,935	14,813
\$17,500 to \$19,999.....	20,603	4,826	3,741	12,036
\$20,000 to \$24,999.....	28,551	4,534	4,312	19,705
\$25,000 to \$29,999.....	14,857	1,310	2,569	10,978
\$30,000 to \$39,999.....	10,596	255	1,307	9,035
\$40,000 to \$49,999.....	3,520	54	48	3,418
\$50,000 or more.....	1,949	-	84	1,865
Total Mortgage Outstanding Debt as Percent of Value				
Less than 20 percent.....	5,804	385	684	4,734
20 to 29 percent.....	10,464	853	1,319	8,292
30 to 39 percent.....	17,470	1,404	1,734	14,332
40 to 49 percent.....	27,627	3,504	2,795	21,327
50 to 59 percent.....	35,239	6,535	3,630	25,074
60 to 69 percent.....	40,620	9,222	5,624	25,773
70 to 79 percent.....	33,895	8,978	5,474	19,443
80 to 89 percent.....	21,528	7,577	5,587	8,365
90 to 99 percent.....	13,022	6,335	3,600	3,087
100 percent or more.....	3,567	946	1,333	1,288
Not reported.....	5,840	1,243	632	3,965
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>				
Monthly Interest and Principal Payments on Total Mortgages				
Regular monthly payments of interest and/or principal.....	215,012	46,983	32,411	135,618
Less than \$70.....	29,562	9,079	6,144	14,338
\$70 to \$79.....	17,783	5,605	3,487	8,692
\$80 to \$89.....	19,200	6,631	3,098	9,471
\$90 to \$99.....	18,464	5,720	2,996	9,748
\$100 to \$119.....	33,046	8,487	5,017	19,542
\$120 to \$149.....	34,968	6,338	4,970	23,660
\$150 to \$174.....	20,771	3,060	2,508	15,203
\$175 to \$199.....	12,921	906	1,803	10,211
\$200 to \$249.....	15,358	1,010	1,753	12,594
\$250 to \$299.....	5,762	67	552	5,143
\$300 or more.....	7,178	80	84	7,015
No regular payments required.....	62	-	-	62

**United States**

MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Continued				
Interest and Principal Payments on Total Mortgages as Percent of Income				
Regular payments of interest and/or principal.....	215,013	46,983	32,411	135,619
Less than 5 percent.....	9,446	2,084	1,803	5,559
5 to 9 percent.....	80,475	19,907	12,577	47,991
10 to 14 percent.....	67,238	14,397	9,787	43,054
15 to 19 percent.....	25,781	4,166	4,228	17,386
20 to 24 percent.....	9,710	1,744	1,597	6,369
25 to 29 percent.....	3,467	807	359	2,301
30 to 34 percent.....	2,079	569	160	1,350
35 to 39 percent.....	1,057	149	177	731
40 to 49 percent.....	1,211	157	83	971
50 percent or more.....	2,007	338	137	1,531
Not reported or not computed.....	12,543	2,663	1,502	8,377
No regular payments required.....	62	-	-	62
Selected Annual Housing Costs as Percent of Income				
Acquired before 1970.....	180,922	37,829	26,803	116,291
Less than 5 percent.....	318	71	43	204
5 to 9 percent.....	8,589	1,804	1,486	5,299
10 to 14 percent.....	38,073	8,806	6,749	22,518
15 to 19 percent.....	46,392	10,474	7,152	28,765
20 to 24 percent.....	32,499	6,359	4,433	21,707
25 to 29 percent.....	16,897	2,981	2,640	11,277
30 to 34 percent.....	7,117	1,151	787	5,179
35 to 39 percent.....	3,984	682	309	2,993
40 to 49 percent.....	3,623	773	482	2,367
50 percent or more.....	4,686	782	293	3,611
Not reported or not computed.....	18,744	3,946	2,428	12,371
Acquired 1970 and 1971 (part)....	34,152	9,154	5,608	19,390
PROPERTY CHARACTERISTICS				
Year Built				
1969 to 1971 (part).....	15,209	2,597	2,310	10,303
1967 and 1968.....	20,264	3,009	2,887	14,368
1965 and 1966.....	19,803	3,108	2,266	14,430
1960 to 1964.....	42,516	9,493	6,653	26,370
1950 to 1959.....	61,758	16,750	12,474	32,535
1940 to 1949.....	18,541	4,532	2,555	11,454
1939 or earlier.....	31,762	6,262	2,570	22,930
Not reported.....	5,220	1,232	696	3,292
Value				
Less than \$5,000.....	330	26	12	292
\$5,000 to \$7,499.....	1,672	207	75	1,390
\$7,500 to \$9,999.....	3,751	851	386	2,514
\$10,000 to \$12,499.....	8,615	2,795	1,306	4,514
\$12,500 to \$14,999.....	9,832	3,987	1,918	3,926
\$15,000 to \$17,499.....	18,443	6,330	3,610	8,503
\$17,500 to \$19,999.....	17,782	6,893	3,222	7,667
\$20,000 to \$24,999.....	36,090	11,142	7,687	17,260
\$25,000 to \$29,999.....	32,339	7,205	6,237	18,897
\$30,000 to \$39,999.....	42,034	5,413	5,471	31,150
\$40,000 to \$49,999.....	17,517	674	1,496	15,347
\$50,000 or more.....	20,830	216	360	20,255
Not reported.....	5,840	1,243	632	3,965

Table 4a. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	4,697	1,927	716	2,053
25 to 34 years.....	55,831	16,259	9,027	30,545
35 to 44 years.....	72,102	14,314	12,319	45,468
45 to 54 years.....	53,091	9,439	7,604	36,047
55 to 64 years.....	20,208	3,263	1,999	14,946
65 years or over.....	5,913	1,015	331	4,566
Not reported.....	3,233	765	415	2,054

**Race of Principal Owner**

White.....	197,081	40,249	29,663	127,169
Negro.....	11,158	5,113	1,792	4,253
Other.....	2,617	634	403	1,580
Not reported.....	4,219	987	553	2,679

**Sex of Principal Owner**

Male.....	197,835	42,667	30,646	124,522
Female.....	15,507	3,933	1,566	10,008
Not reported.....	1,733	384	199	1,151

**United States**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	132,684	24,477	28,441	79,765
Vietnam conflict.....	18,061	4,190	6,843	7,027
Korean conflict.....	30,917	5,062	7,641	18,215
Korean conflict and World War II.....	6,741	989	1,810	3,942
World War II.....	51,622	8,612	7,635	35,376
World War I.....	803	73	57	672
Other service.....	24,540	5,551	4,455	14,534
Nonveteran.....	77,257	21,213	3,494	52,550
Not reported.....	5,134	1,293	475	3,366

**Income**

Less than \$2,000.....	1,208	355	87	766
\$2,000 to \$3,999.....	3,268	929	329	2,010
\$4,000 to \$5,999.....	7,373	2,126	916	4,331
\$6,000 to \$7,999.....	13,732	3,836	2,148	7,748
\$8,000 to \$9,999.....	20,970	5,633	3,798	11,539
\$10,000 to \$12,499.....	39,224	10,240	6,766	22,217
\$12,500 to \$14,999.....	29,149	7,542	5,197	16,410
\$15,000 to \$19,999.....	43,148	9,316	7,413	26,419
\$20,000 to \$24,999.....	20,568	2,754	2,667	15,148
\$25,000 to \$34,999.....	14,311	1,340	1,217	11,754
\$35,000 or more.....	9,653	264	370	9,018
Not reported.....	12,471	2,649	1,502	8,321



Table 5a. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit properties.....	19,099	3,127	2,687	7,382	1,958	250	709	899	100	1,301	687
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	18,120	3,019	2,573	6,865	1,855	234	693	865	93	1,254	669
2.....	957	106	108	507	100	14	16	34	7	48	17
3 or more.....	23	2	5	10	3	1	-	-	-	-	1
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	18,137	3,057	2,675	7,203	1,954	240	684	895	61	813	554
Contract to purchase.....	962	69	12	179	4	9	25	4	39	489	133
Origin of First Mortgage											
Mortgage made at time property acquired.....	13,623	2,040	2,038	5,222	1,280	181	537	738	78	1,040	469
Mortgage assumed at time property acquired.....	2,877	303	459	1,056	544	29	139	149	12	108	78
Mortgage placed later than acquisition of property.....	2,599	783	190	1,104	134	39	33	12	10	154	140
Refinanced mortgage: Same lender.....	1,365	381	122	644	63	15	9	4	6	77	45
Different lender.....	645	148	36	282	57	10	9	7	-	39	57
Mortgage placed on property owned free and clear of debt.....	589	255	32	178	14	14	14	1	4	39	38
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	2,599	783	190	1,104	134	39	33	12	10	154	140
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	171	50	13	66	4	1	3	-	3	17	13
Secure better terms.....	376	86	23	135	37	5	4	5	1	31	49
Provide funds for additions, improvements, or repairs to this property.....	1,087	346	79	495	42	19	16	3	3	39	46
Provide funds for investment in other real estate.....	110	45	10	42	7	-	-	-	-	4	3
Provide funds for other types of investments.....	113	42	8	52	5	1	-	1	-	3	1
Provide funds for educational or medical expenses.....	98	27	8	45	6	-	-	-	-	8	4
Other reasons.....	284	97	25	110	13	5	3	-	-	18	14
Not reported.....	359	89	24	159	21	8	8	2	3	34	11
Other properties.....	16,500	2,343	2,497	6,278	1,823	210	678	887	90	1,148	547
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	4,800	868	472	1,791	229	140	204	415	31	466	185
1967 and 1968.....	3,771	736	472	1,507	231	35	215	205	9	240	121
1965 and 1966.....	3,146	543	421	1,286	297	22	87	150	22	209	108
1960 to 1964.....	4,581	631	763	1,927	578	38	98	77	23	278	170
1955 to 1959.....	2,101	249	395	738	420	11	68	46	14	84	76
1950 to 1954.....	635	90	149	124	186	4	30	7	1	20	22
1949 or earlier.....	66	9	15	9	16	-	7	-	-	4	5
First Mortgage Loan											
Less than \$5,000.....	1,283	381	45	437	24	30	38	-	17	259	53
\$5,000 to \$7,499.....	1,918	396	151	724	119	40	72	42	14	288	72
\$7,500 to \$9,999.....	2,613	439	319	885	271	32	172	137	13	244	102
\$10,000 to \$12,499.....	3,339	515	566	1,204	382	37	167	178	10	158	122
\$12,500 to \$14,999.....	2,925	368	541	1,100	338	33	128	190	13	107	108
\$15,000 to \$17,499.....	2,431	337	423	927	305	25	71	150	11	79	105
\$17,500 to \$19,999.....	1,487	214	260	604	170	22	24	92	4	55	42
\$20,000 to \$24,999.....	1,765	231	239	832	211	12	30	90	9	59	52
\$25,000 to \$29,999.....	733	106	91	371	87	11	6	13	4	24	22
\$30,000 to \$39,999.....	448	76	41	245	47	5	1	7	1	17	7
\$40,000 to \$49,999.....	100	45	8	31	5	-	1	2	3	3	1
\$50,000 or more.....	57	19	3	23	1	1	-	-	-	9	-
Median.....dollars..	12,800	11,600	13,700	13,500	13,800	11,500	11,000	13,700	11,300	8,500	12,300
Mean.....dollars..	13,800	13,300	14,400	14,500	14,700	12,400	11,500	14,200	12,900	10,200	12,700
First Mortgage Outstanding Debt											
Less than \$5,000.....	4,232	940	378	1,547	405	65	127	38	31	550	149
\$5,000 to \$7,499.....	2,520	447	324	924	248	38	97	76	17	255	95
\$7,500 to \$9,999.....	2,615	390	417	934	268	22	140	155	13	166	110
\$10,000 to \$12,499.....	2,535	353	472	904	261	30	146	171	6	86	106
\$12,500 to \$14,999.....	2,271	298	402	854	279	25	95	142	8	83	85
\$15,000 to \$17,499.....	1,678	239	264	647	185	29	44	155	5	57	51
\$17,500 to \$19,999.....	1,103	134	170	486	116	15	32	74	9	37	30
\$20,000 to \$24,999.....	1,245	171	159	613	124	12	23	66	4	34	38
\$25,000 to \$29,999.....	512	61	64	283	47	7	4	14	3	14	16
\$30,000 to \$39,999.....	284	56	32	148	20	5	-	6	3	8	7
\$40,000 to \$49,999.....	73	31	4	26	4	-	-	1	1	5	-
\$50,000 or more.....	31	7	-	17	-	1	-	-	-	5	-
Median.....dollars..	10,100	8,600	11,100	10,700	10,500	9,900	9,800	12,600	7,700	5,900	9,700
Mean.....dollars..	11,100	10,200	11,700	11,900	11,000	10,800	9,800	13,200	10,400	7,700	10,400

Table 5a. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States****MORTGAGE CHARACTERISTICS--Continued****Interest Rate on First Mortgage**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	2,036	261	451	341	487	19	158	59	3	85	171
5.0 percent.....	575	55	77	131	91	-	99	3	3	90	27
5.1 to 5.9 percent.....	5,016	753	1,228	1,291	1,020	35	161	268	15	55	190
6.0 percent.....	4,285	737	395	2,043	159	58	122	153	25	488	105
6.1 to 6.4 percent.....	1,510	51	26	343	26	1	42	-	3	12	6
6.5 to 6.9 percent.....	1,955	302	146	1,135	87	18	30	79	13	102	41
7.0 percent.....	1,320	331	42	615	8	28	8	12	12	227	36
7.1 to 7.4 percent.....	327	51	24	200	9	3	19	3	1	13	5
7.5 to 7.9 percent.....	1,358	231	148	604	35	19	22	208	6	47	39
8.0 percent.....	763	211	42	313	12	20	7	11	9	129	10
8.1 to 8.4 percent.....	76	11	12	44	1	1	-	-	1	4	2
8.5 to 8.9 percent.....	654	81	89	258	19	30	39	104	6	13	15
9.0 percent.....	62	16	5	25	-	-	-	-	1	11	4
9.1 to 9.9 percent.....	46	11	1	24	3	-	-	-	1	2	4
10.0 percent or more.....	116	26	1	15	1	17	1	-	-	23	32
Median.....	6.0	6.0	5.7	6.0	5.5	6.9	5.6	6.0	6.5	6.0	5.8

**Variable Interest Rate on First Mortgage**

Yes.....	2,120	327	133	1,407	24	4	9	-	3	73	141
No.....	6,975	2,800	2,553	5,974	1,933	246	700	899	97	1,228	546
Not reported.....	4	-	1	1	-	-	-	-	-	1	-

**Term of First Mortgage**

Less than 8 years.....	737	384	10	64	1	36	3	-	5	171	62
8 to 12 years.....	1,508	460	48	508	14	53	9	-	17	338	61
13 to 17 years.....	1,645	387	73	773	55	14	18	8	7	265	44
18 to 22 years.....	3,905	720	431	1,935	338	15	82	36	14	234	102
23 to 27 years.....	4,972	528	764	2,458	703	30	164	106	23	122	73
28 to 32 years.....	5,705	560	1,298	1,586	822	93	316	740	21	42	227
33 to 37 years.....	232	13	38	24	22	3	100	8	1	8	14
38 years or more.....	49	4	4	5	2	4	15	1	3	11	-
No stated term.....	347	70	21	29	-	3	1	-	8	111	105
Median.....	24.5	20.0	28.0	23.8	27.0	24.0	29.2	30.0	23.4	14.6	24.5

**Location of First Mortgage Holder**

Property in Northeast region.....	4,337	790	1,616	1,386	135	29	69	64	10	150	88
Lender in Northeast.....	4,175	789	1,614	1,383	128	26	-	-	10	140	85
Lender in North Central.....	4	-	-	-	3	-	-	-	-	-	1
Lender in South.....	149	1	2	1	1	3	69	64	-	7	-
Lender in West.....	4	-	-	2	-	-	-	-	-	1	1
Lender outside United States.....	4	-	-	-	3	-	-	-	-	2	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	5,317	1,166	204	2,370	489	35	182	203	22	473	172
Lender in Northeast.....	466	34	144	50	224	3	-	-	-	4	8
Lender in North Central.....	4,372	1,129	61	2,311	236	29	-	-	19	443	145
Lender in South.....	435	3	-	5	7	4	182	203	-	15	16
Lender in West.....	32	-	-	3	16	-	-	-	3	10	-
Lender outside United States.....	8	-	-	-	5	-	-	-	-	1	1
Not reported.....	4	-	-	1	1	-	-	-	-	-	1
Property in South region.....	5,643	601	487	2,248	867	136	321	380	35	416	153
Lender in Northeast.....	1,006	112	399	113	357	5	-	-	-	1	19
Lender in North Central.....	196	10	3	29	145	-	-	-	1	2	5
Lender in South.....	4,392	479	84	2,085	343	129	321	380	34	409	127
Lender in West.....	39	-	-	19	15	1	-	-	-	3	1
Lender outside United States.....	7	-	-	-	7	-	-	-	-	-	-
Not reported.....	3	-	2	1	-	-	-	-	-	-	-
Property in West region.....	3,802	570	380	1,378	466	49	137	252	33	262	275
Lender in Northeast.....	820	65	309	109	312	8	-	-	-	2	15
Lender in North Central.....	108	14	1	21	56	1	-	-	5	3	5
Lender in South.....	421	1	-	4	13	6	137	252	-	5	4
Lender in West.....	2,445	489	70	1,245	79	35	-	-	27	250	251
Lender outside United States.....	6	-	-	-	5	-	-	-	-	1	-
Not reported.....	3	-	-	-	1	-	-	-	-	1	-

**Servicing of First Mortgage**

Holder.....	14,218	2,726	1,761	6,841	709	200	463	22	86	1,016	393
Agent.....	4,882	401	926	541	1,249	50	246	877	13	285	294

**Holder's Acquisition of First Mortgage**

Originated by holder.....	13,406	2,597	1,526	6,432	750	124	307	87	78	1,088	418
Purchased from present servicer.....	3,926	326	747	476	977	51	349	721	10	54	216
Purchased from someone else.....	1,491	139	398	390	211	71	50	84	8	95	45
Not reported.....	276	64	16	85	20	4	3	8	4	65	8



Table 5a. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**United States****MORTGAGE CHARACTERISTICS--Continued****First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made

or assumed at time of purchase.....

Less than 40 percent.....	422
40 to 49 percent.....	445
50 to 59 percent.....	895
60 to 69 percent.....	1,730
70 to 79 percent.....	2,966
80 to 89 percent.....	3,243
90 to 94 percent.....	1,846
95 to 99 percent.....	2,248
100 percent or more.....	2,350
Not reported.....	336
Median.....	84

Other properties.....

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	2,496
20 to 29 percent.....	1,690
30 to 39 percent.....	1,955
40 to 49 percent.....	2,400
50 to 59 percent.....	2,636
60 to 69 percent.....	2,715
70 to 79 percent.....	2,110
80 to 89 percent.....	1,340
90 to 99 percent.....	881
100 percent or more.....	219
Not reported.....	656
Median.....	52

**MORTGAGE PAYMENTS AND OTHER EXPENSES****Method of Payment of First Mortgage**

Regular payments required.....	19,087
Interest and principal.....	18,944
Fully amortized.....	18,119
Partially amortized.....	825
Principal only.....	52
Fully amortized.....	40
Partially amortized.....	12
Interest only.....	91
No regular payment required.....	13

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal	18,945
Real estate taxes and property insurance.....	10,393
With no other items.....	5,240
With other items.....	5,153
Real estate taxes only.....	2,367
Property insurance only.....	229
Other combinations or no other items.....	5,956
No regular payments of interest and principal..	154

**Monthly Interest and Principal Payments on First Mortgage**

Regular monthly payments of interest and/or principal.....	19,087
Less than \$50.....	2,032
\$50 to \$59.....	1,876
\$60 to \$69.....	2,174
\$70 to \$79.....	2,217
\$80 to \$89.....	2,029
\$90 to \$99.....	1,637
\$100 to \$119.....	2,570
\$120 to \$149.....	2,187
\$150 to \$174.....	1,001
\$175 to \$199.....	554
\$200 to \$249.....	507
\$250 to \$299.....	159
\$300 or more.....	144
Median.....dollars..	86
Mean.....dollars..	97
No regular payments required.....	13

Total	Holder of first mortgage									
	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
16,481	2,341	2,494	6,273	1,822	210	676	886	90	1,145	545
422	108	64	126	50	3	1	3	3	44	19
445	96	68	161	64	2	4	-	-	31	19
895	189	124	352	111	3	13	9	5	56	34
1,730	340	233	745	232	9	25	14	6	71	54
2,966	455	407	1,518	301	16	43	25	8	119	74
3,243	386	473	1,488	342	14	88	88	12	254	97
1,846	217	330	606	218	32	76	135	10	146	75
2,248	242	443	495	271	61	194	312	26	118	86
2,350	253	301	654	202	64	215	284	16	283	78
336	56	50	127	31	6	16	16	3	22	10
84	78	86	81	84	96	97	97	94	89	87
2,618	786	193	1,109	136	39	33	13	10	157	142
2,496	591	289	878	324	25	61	13	14	215	86
1,690	361	267	645	154	15	29	7	15	132	66
1,955	390	284	732	251	15	32	21	3	140	86
2,400	419	364	964	289	31	58	36	7	144	89
2,636	413	409	1,156	277	13	72	75	10	139	73
2,715	361	427	1,141	262	18	114	118	8	175	92
2,110	252	276	871	176	22	113	168	17	136	78
1,340	141	172	436	102	32	95	203	14	94	52
881	71	91	227	51	54	94	194	10	59	31
219	32	15	69	12	16	17	38	-	15	5
656	94	94	264	62	9	22	27	3	53	29
52	44	52	52	47	71	67	79	60	49	50
19,087	3,121	2,687	7,382	1,958	250	709	899	100	1,295	687
18,944	3,093	2,680	7,375	1,958	243	709	899	98	1,211	678
18,119	2,865	2,646	7,203	1,951	226	700	899	84	1,012	534
825	228	34	171	7	17	9	-	15	199	144
52	1	-	3	-	5	-	-	1	41	1
40	1	-	3	-	5	-	-	1	30	-
12	-	-	-	-	-	-	-	-	10	-
91	26	7	5	-	1	-	-	-	44	8
13	6	-	-	-	-	-	-	-	6	-
18,945	3,093	2,680	7,375	1,958	243	709	899	98	1,212	678
10,393	1,229	1,676	4,017	1,379	146	490	883	43	167	364
5,240	525	708	2,655	500	55	262	201	35	153	145
5,153	704	968	1,362	878	91	228	683	8	13	219
2,367	315	623	1,170	106	4	13	7	10	62	58
229	28	3	98	1	2	6	4	4	22	60
5,956	1,521	378	2,090	472	91	201	5	40	961	196
154	34	7	8	-	6	-	-	1	90	9
19,087	3,121	2,687	7,382	1,958	250	709	899	100	1,295	687
2,032	305	239	735	195	32	167	74	14	201	71
1,876	353	261	583	192	27	125	86	11	170	68
2,174	344	357	692	268	28	115	108	13	161	87
2,217	349	393	724	234	31	98	120	3	179	86
2,029	299	352	716	232	21	49	102	8	126	124
1,637	253	254	645	192	30	58	77	10	57	62
2,570	408	332	1,095	262	20	45	151	15	167	76
2,187	360	277	993	201	34	23	115	16	106	62
1,001	166	102	502	81	8	22	40	1	57	21
554	86	53	313	40	9	5	12	1	22	12
507	91	44	263	50	7	-	9	3	28	12
159	44	17	74	5	1	1	4	3	10	-
144	62	6	48	7	1	-	1	1	12	6
86	87	82	93	83	83	65	86	90	76	82
97	102	91	104	92	94	71	93	97	89	91
13	6	-	-	-	-	-	-	-	6	-

Table 5a. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States****MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued****Current Status of First Mortgage Payments**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	17,904	2,975	2,535	6,950	1,894	228	630	832	86	1,134	640
Delinquent (30 days or more).....	1,025	111	124	383	54	19	79	60	14	142	40
1 to 3 payments.....	813	83	115	323	48	12	69	53	7	81	22
4 or more payments.....	211	28	9	60	6	6	9	7	7	62	17
Foreclosure in process.....	44	3	4	9	6	1	5	7	-	6	3
Foreclosure not in process.....	167	25	4	51	-	5	4	-	7	56	14
Not reported.....	158	35	29	49	10	3	-	7	-	18	8
No regular payments required.....	13	6	-	-	-	-	-	-	-	6	-

**Interest and Principal Payments on First Mortgage as  
Percent of Income**

Regular payments of interest and/or principal..	19,087	3,121	2,687	7,382	1,958	250	709	899	100	1,295	687
Less than 5 percent.....	1,622	295	305	504	253	9	54	41	5	89	68
5 to 9 percent.....	8,453	1,427	1,324	3,089	1,062	74	338	335	30	450	325
10 to 14 percent.....	4,937	741	632	2,154	359	72	174	266	27	354	158
15 to 19 percent.....	1,633	252	178	688	87	34	65	117	15	155	42
20 to 24 percent.....	580	81	43	237	48	25	20	35	13	60	18
25 to 29 percent.....	259	45	12	73	13	8	9	31	4	50	15
30 to 34 percent.....	150	26	14	59	7	4	8	11	-	14	8
35 to 39 percent.....	92	16	12	34	3	2	4	7	1	11	2
40 to 49 percent.....	93	18	4	36	5	3	4	7	-	12	3
50 percent or more.....	158	34	10	51	11	8	5	8	-	26	5
Not reported or not computed.....	1,109	185	152	457	110	10	29	43	5	73	43
Median.....	9	9	8	9	8	12	9	10	12	11	8
No regular payments required.....	13	6	-	-	-	-	-	-	-	6	-

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	16,956	2,834	2,435	6,586	1,859	171	584	714	82	1,064	627
Less than \$10.....	2,028	410	134	757	213	45	133	95	13	159	68
\$10 to \$14.....	2,611	395	250	1,074	321	26	128	131	14	202	71
\$15 to \$19.....	3,292	536	354	1,336	416	21	118	178	17	184	131
\$20 to \$24.....	3,112	541	433	1,214	400	22	60	117	18	169	137
\$25 to \$29.....	2,013	348	346	780	229	15	49	72	4	91	80
\$30 to \$39.....	1,784	271	470	668	137	7	40	55	4	81	50
\$40 to \$49.....	623	89	225	197	33	3	17	17	1	23	19
\$50 to \$59.....	210	28	66	57	16	3	4	11	2	14	10
\$60 or more.....	243	42	52	88	20	4	4	9	1	15	8
Not reported or not computed.....	1,039	173	104	416	73	27	31	29	7	126	53
Median.....dollars..	20	19	24	19	19	15	15	18	17	17	20
Acquired 1970 and 1971 (part).....	2,143	293	252	797	99	78	125	185	18	237	60

**Selected Annual Housing Costs as Percent of Income**

Acquired before 1970.....	16,956	2,834	2,435	6,586	1,859	171	584	714	82	1,064	627
Less than 5 percent.....	39	4	9	8	11	-	-	-	-	5	1
5 to 9 percent.....	1,137	206	154	363	195	9	50	36	1	68	55
10 to 14 percent.....	4,083	738	530	1,480	601	32	163	146	21	221	152
15 to 19 percent.....	4,107	663	633	1,628	439	32	138	173	9	213	178
20 to 24 percent.....	2,589	425	429	1,088	205	31	69	110	18	139	74
25 to 29 percent.....	1,337	217	200	566	92	14	39	60	8	100	40
30 to 34 percent.....	604	90	81	247	40	14	27	35	4	45	21
35 to 39 percent.....	368	47	52	157	30	4	8	15	7	38	11
40 to 49 percent.....	349	60	44	115	29	10	17	25	2	35	12
50 percent or more.....	486	88	46	202	35	8	11	20	1	60	15
Not reported or not computed.....	1,858	297	257	731	181	19	62	94	10	140	68
Median.....	17	17	18	18	15	20	16	18	21	18	17
Acquired 1970 and 1971 (part).....	2,143	292	252	797	99	78	125	185	18	237	60

**PROPERTY CHARACTERISTICS****Location by Size of Place**

Inside SMSA's.....	14,567	2,059	2,308	5,705	1,702	181	367	775	77	855	539
1,000,000 or more.....	1,005	75	163	432	102	20	24	71	1	73	43
250,000 to 999,999.....	2,099	230	241	798	305	26	87	157	26	143	85
50,000 to 249,999.....	3,283	469	461	1,161	511	50	102	202	16	183	128
10,000 to 49,999.....	3,188	467	516	1,334	339	30	70	146	10	142	134
Less than 10,000 and rural.....	4,992	818	926	1,980	445	55	84	199	23	314	149
Outside SMSA's.....	4,532	1,067	379	1,678	256	69	342	124	22	447	148
10,000 or more.....	1,358	248	123	559	140	7	54	66	4	111	44
2,500 to 9,999.....	1,042	228	53	430	60	16	82	25	7	100	39
Less than 2,500 and rural.....	2,133	591	204	689	55	45	205	33	11	235	65



Table 5a. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## PROPERTY CHARACTERISTICS--Continued

## Year Built

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1969 and 1970 (part).....	756	119	58	335	25	19	47	100	4	16	32
1967 and 1968.....	1,141	238	122	482	72	18	72	64	5	22	45
1965 and 1966.....	1,264	206	183	571	143	13	32	43	7	31	35
1960 to 1964.....	3,194	420	492	1,339	434	39	112	115	19	107	117
1950 to 1959.....	6,219	864	1,022	2,202	920	73	242	317	23	322	234
1940 to 1949.....	2,101	377	273	797	204	27	65	102	10	168	78
1939 or earlier.....	3,867	820	465	1,448	115	51	110	131	25	582	121
Not reported.....	558	83	72	208	45	10	28	27	5	54	25

## Value

Less than \$5,000.....	184	42	1	34	5	10	11	-	4	70	6
\$5,000 to \$7,499.....	550	121	18	171	8	25	28	10	5	142	23
\$7,500 to \$9,999.....	851	155	29	282	30	29	73	44	13	161	36
\$10,000 to \$12,499.....	1,482	246	104	493	154	29	108	118	8	176	46
\$12,500 to \$14,999.....	1,267	185	164	403	125	23	103	124	4	107	31
\$15,000 to \$17,499.....	2,156	337	297	762	204	31	118	167	19	140	80
\$17,500 to \$19,999.....	1,799	299	268	666	194	13	75	136	7	78	63
\$20,000 to \$24,999.....	3,163	462	528	1,290	356	36	89	142	17	124	121
\$25,000 to \$29,999.....	2,494	358	477	1,035	259	21	51	78	5	88	123
\$30,000 to \$39,999.....	2,717	445	473	1,194	308	18	25	46	8	106	95
\$40,000 to \$49,999.....	938	173	120	462	120	4	4	7	2	22	24
\$50,000 or more.....	843	210	115	326	133	3	3	2	6	35	11
Not reported.....	656	94	94	264	62	9	22	27	3	53	29
Median.....dollars..	21,500	21,500	24,000	22,900	23,200	15,500	15,400	17,100	17,000	14,300	21,800
Mean.....dollars..	23,400	24,600	25,200	24,500	25,800	16,600	16,100	17,800	19,900	16,900	21,900

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	7,451	1,182	868	2,906	446	150	398	609	36	612	245
Less than 1.0.....	920	210	67	269	36	16	55	60	6	175	26
1.0 to 1.4.....	2,052	307	227	778	142	40	131	204	9	145	70
1.5 to 1.9.....	1,973	301	261	818	113	46	95	155	3	114	68
2.0 to 2.4.....	1,030	140	151	459	58	13	41	68	6	67	27
2.5 to 2.9.....	494	67	48	210	29	14	26	41	8	29	21
3.0 to 3.4.....	222	27	33	87	17	8	16	16	-	16	3
3.5 to 3.9.....	91	18	10	38	3	-	2	8	-	9	3
4.0 or more.....	229	34	25	76	11	7	16	25	1	21	13
Not reported or not computed.....	439	79	48	171	36	6	15	32	3	36	14
Median.....	1.6	1.5	1.7	1.6	1.6	1.6	1.5	1.5	...	1.3	1.6
Other properties.....	11,649	1,945	1,819	4,476	1,512	100	311	290	64	690	442

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	374	63	36	125	22	12	22	49	1	35	9
25 to 34 years.....	4,116	651	565	1,577	264	70	212	352	20	276	128
35 to 44 years.....	5,662	877	914	2,179	544	72	216	247	28	383	204
45 to 54 years.....	5,136	843	731	1,996	685	49	150	167	25	284	206
55 to 64 years.....	2,575	488	309	1,003	315	31	69	52	17	181	110
65 years or over.....	930	149	108	376	95	13	30	17	6	116	19
Not reported.....	307	55	24	127	33	3	10	16	1	26	11
Median.....	44	44	43	44	47	41	40	37	45	44	45

## Race of Principal Owner

White.....	17,266	2,887	2,511	6,750	1,818	165	588	721	78	1,136	612
Negro.....	1,251	145	109	382	90	81	99	152	16	123	54
Other.....	203	35	23	77	18	4	7	11	3	15	10
Not reported.....	380	60	45	173	31	-	16	15	3	28	11

## Sex of Principal Owner

Male.....	17,133	2,848	2,437	6,586	1,758	214	645	801	87	1,125	632
Female.....	1,806	261	227	720	183	35	60	95	12	158	53
Not reported.....	161	18	23	76	17	-	4	3	-	18	2

Table 5a. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

## OWNER CHARACTERISTICS--Continued

## Veteran Status

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	11,182	1,801	1,736	4,225	1,269	118	389	545	44	619	435
Vietnam conflict.....	1,196	173	142	449	96	30	69	137	3	59	39
Korean conflict.....	2,350	373	441	868	230	14	89	100	8	142	85
Korean conflict and World War II.....	535	77	77	211	74	6	7	30	4	25	24
World War II.....	5,220	877	779	1,987	700	48	154	150	20	271	233
World War I.....	142	22	14	53	18	2	1	4	1	22	4
Other service.....	1,739	278	284	657	151	17	69	125	7	100	50
Nonveteran.....	7,434	1,258	898	2,953	643	126	298	329	53	646	231
Not reported.....	484	68	53	205	46	5	22	25	3	36	21

## Income

Less than \$2,000.....	222	29	19	74	14	9	18	12	1	40	5
\$2,000 to \$3,999.....	580	100	36	181	48	22	33	26	5	99	29
\$4,000 to \$5,999.....	1,032	148	105	338	70	32	73	82	13	135	36
\$6,000 to \$7,999.....	1,709	297	190	633	115	39	94	107	18	159	59
\$8,000 to \$9,999.....	2,286	347	309	834	168	40	150	152	18	197	72
\$10,000 to \$12,499.....	3,734	596	500	1,471	358	44	144	214	15	256	136
\$12,500 to \$14,999.....	2,563	425	439	1,007	240	16	82	102	9	138	106
\$15,000 to \$19,999.....	3,276	506	559	1,345	409	29	68	111	9	117	123
\$20,000 to \$24,999.....	1,353	241	202	553	209	4	11	31	1	51	48
\$25,000 to \$34,999.....	805	134	112	346	142	3	7	16	3	18	24
\$35,000 or more.....	437	121	64	146	75	1	-	2	3	18	6
Not reported.....	1,101	184	152	454	109	10	29	43	5	72	42
Median.....dollars..	12,000	12,300	13,100	12,400	14,100	8,900	9,600	10,600	9,200	9,800	12,200
Mean.....dollars..	13,700	14,500	14,500	13,900	16,000	9,600	9,900	11,100	10,800	10,600	13,200



Table 6. FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	3,996	618	823	668	757	87	211	633	5	-	194
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	3,854	601	788	646	728	83	205	609	...	-	189
2.....	140	17	34	22	28	4	7	24	...	-	5
3 or more.....	2	-	1	-	1	-	-	-	...	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	3,996	618	823	668	757	87	211	633	...	-	194
Contract to purchase.....	-	-	-	-	-	-	-	-	...	-	-
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,014	457	623	533	486	77	160	530	...	-	141
Mortgage assumed at time property acquired.....	911	146	180	127	257	8	50	92	...	-	50
Mortgage placed later than acquisition of property.....	71	15	19	8	13	1	1	10	...	-	3
Refinanced mortgage: Same lender.....	37	5	15	3	12	-	-	2	...	-	-
Different lender.....	30	10	3	5	2	-	1	7	...	-	3
Mortgage placed on property owned free and clear of debt.....	4	-	1	-	-	1	-	1	...	-	-
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	71	15	19	8	13	1	1	10	...	-	3
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	6	-	3	1	-	-	1	-	...	-	-
Secure better terms.....	19	4	4	3	3	-	-	5	...	-	-
Provide funds for additions, improvements, or repairs to this property.....	16	4	7	1	3	-	-	1	...	-	-
Provide funds for investment in other real estate.....	2	-	2	-	-	-	-	-	...	-	-
Provide funds for other types of investments.....	3	-	-	-	-	1	-	1	...	-	-
Provide funds for educational or medical expenses.....	4	2	-	3	-	-	-	-	...	-	-
Other reasons.....	7	3	-	-	2	-	-	-	...	-	3
Not reported.....	15	3	4	-	6	-	-	2	...	-	-
Other properties.....	3,925	603	803	660	744	85	210	622	...	-	192
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	1,060	101	139	239	107	66	65	297	...	-	43
1967 and 1968.....	744	107	150	118	115	8	69	134	...	-	42
1965 and 1966.....	622	93	148	72	107	8	25	120	...	-	46
1960 to 1964.....	913	167	258	140	209	3	28	65	...	-	43
1955 to 1959.....	487	101	105	88	149	1	13	13	...	-	16
1950 to 1954.....	142	40	21	10	56	1	8	3	...	-	4
1949 or earlier.....	28	8	1	1	15	-	3	-	...	-	-
First Mortgage Loan											
Less than \$5,000.....	31	5	4	4	10	-	7	-	...	-	-
\$5,000 to \$7,499.....	210	29	29	37	58	9	15	29	...	-	3
\$7,500 to \$9,999.....	594	122	99	80	125	9	43	101	...	-	14
\$10,000 to \$12,499.....	850	129	185	167	138	18	49	125	...	-	39
\$12,500 to \$14,999.....	868	116	189	164	171	13	33	140	...	-	40
\$15,000 to \$17,499.....	720	111	161	100	136	14	33	117	...	-	46
\$17,500 to \$19,999.....	372	51	90	55	66	13	10	63	...	-	23
\$20,000 to \$24,999.....	278	38	51	44	49	7	19	50	...	-	21
\$25,000 to \$29,999.....	59	9	12	15	4	1	3	7	...	-	8
\$30,000 to \$39,999.....	13	6	3	1	-	1	-	-	...	-	1
\$40,000 to \$49,999.....	1	-	-	-	-	-	-	1	...	-	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	...	-	-
Median.....dollars..	13,300	12,900	13,700	13,100	13,100	13,800	12,000	13,500	...	-	15,000
Mean.....dollars..	13,700	13,400	14,000	13,600	13,200	14,200	12,700	13,800	...	-	15,400
First Mortgage Outstanding Debt											
Less than \$5,000.....	408	107	60	57	132	3	20	18	...	-	10
\$5,000 to \$7,499.....	428	81	89	78	78	10	23	56	...	-	11
\$7,500 to \$9,999.....	698	98	140	125	136	10	48	115	...	-	26
\$10,000 to \$12,499.....	760	92	182	132	134	14	40	122	...	-	42
\$12,500 to \$14,999.....	659	87	149	100	127	13	27	112	...	-	40
\$15,000 to \$17,499.....	541	85	103	84	83	18	21	121	...	-	27
\$17,500 to \$19,999.....	251	29	53	43	43	10	17	41	...	-	14
\$20,000 to \$24,999.....	196	27	36	37	20	5	15	39	...	-	17
\$25,000 to \$29,999.....	48	9	8	11	4	1	-	7	...	-	8
\$30,000 to \$39,999.....	5	3	1	-	-	1	-	-	...	-	-
\$40,000 to \$49,999.....	1	-	-	-	-	-	-	1	...	-	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	...	-	-
Median.....dollars..	11,500	10,600	11,600	11,300	10,600	13,600	10,800	12,500	...	-	13,000
Mean.....dollars..	11,700	10,800	11,900	11,800	10,400	13,500	11,400	12,800	...	-	13,400

Table 6. **FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States****MORTGAGE CHARACTERISTICS--Continued****Interest Rate on First Mortgage**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	406	114	59	34	158	2	23	8	...	-	5
5.0 percent.....	64	10	17	9	16	-	4	3	...	-	4
5.1 to 5.9 percent.....	2,087	341	536	318	472	15	63	224	...	-	118
6.0 percent.....	439	58	74	66	44	5	66	99	...	-	26
6.1 to 6.4 percent.....	11	4	3	3	-	1	-	-	...	-	-
6.5 to 6.9 percent.....	272	35	58	57	37	5	14	51	...	-	15
7.0 percent.....	55	6	4	15	1	15	4	9	...	-	-
7.1 to 7.4 percent.....	7	2	2	-	1	-	-	3	...	-	-
7.5 to 7.9 percent.....	347	30	26	75	21	16	11	149	...	-	19
8.0 percent.....	40	4	6	13	-	5	2	10	...	-	-
8.1 to 8.4 percent.....	1	-	-	-	-	1	-	-	...	-	-
8.5 to 8.9 percent.....	268	14	40	77	7	20	25	78	...	-	7
9.0 percent.....	-	-	-	-	-	-	-	-	...	-	-
9.1 to 9.9 percent.....	-	-	-	-	-	-	-	-	...	-	-
10.0 percent or more.....	-	-	-	-	-	-	-	-	...	-	-
Median.....	5.8	5.6	5.7	5.9	5.5	7.1	6.0	6.0	...	-	5.8

**Variable Interest Rate on First Mortgage**

Yes.....	-	-	-	-	-	-	-	-	...	-	-
No.....	3,996	618	823	668	757	87	211	633	...	-	194
Not reported.....	-	-	-	-	-	-	-	-	...	-	-

**Term of First Mortgage**

Less than 8 years.....	-	-	-	-	-	-	-	-	...	-	-
8 to 12 years.....	5	1	-	3	1	-	-	-	...	-	-
13 to 17 years.....	31	7	5	7	4	1	-	7	...	-	-
18 to 22 years.....	349	101	49	67	73	5	16	30	...	-	8
23 to 27 years.....	893	159	193	164	229	17	36	77	...	-	19
28 to 32 years.....	2,580	338	536	406	430	57	144	510	...	-	154
33 to 37 years.....	111	10	37	18	18	3	3	8	...	-	14
38 years or more.....	27	1	1	4	2	4	14	1	...	-	-
No stated term.....	-	-	-	-	-	-	-	-	...	-	-
Median.....	29.3	28.6	29.5	29.1	28.8	29.7	29.8	29.9	...	-	30.2

**Location of First Mortgage Holder**

Property in Northeast region.....	658	92	307	102	40	19	21	51	...	-	24
Lender in Northeast.....	581	92	307	102	39	17	-	-	...	-	22
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-
Lender in South.....	75	-	-	-	-	3	21	51	...	-	-
Lender in West.....	1	-	-	-	-	-	-	-	...	-	1
Lender outside United States.....	1	-	-	-	1	-	-	-	...	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-
Property in North Central region.....	936	160	114	208	183	14	46	151	...	-	59
Lender in Northeast.....	208	11	91	21	80	1	-	-	...	-	4
Lender in North Central.....	500	149	23	186	90	11	-	-	...	-	40
Lender in South.....	217	-	-	1	4	1	46	151	...	-	14
Lender in West.....	5	-	-	-	5	-	-	-	...	-	1
Lender outside United States.....	4	-	-	-	3	-	-	-	...	-	1
Not reported.....	1	-	-	-	1	-	-	-	...	-	-
Property in South region.....	1,352	102	223	241	355	33	95	258	...	-	44
Lender in Northeast.....	453	62	196	57	127	3	-	-	...	-	8
Lender in North Central.....	102	6	1	12	82	-	-	-	...	-	-
Lender in South.....	780	34	26	166	135	30	95	258	...	-	36
Lender in West.....	13	-	-	5	8	-	-	-	...	-	-
Lender outside United States.....	3	-	-	-	3	-	-	-	...	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-
Property in West region.....	1,051	264	179	117	179	21	49	172	...	-	68
Lender in Northeast.....	353	37	147	37	124	3	-	-	...	-	7
Lender in North Central.....	44	7	1	12	18	1	-	-	...	-	4
Lender in South.....	235	-	-	1	5	4	49	172	...	-	3
Lender in West.....	415	220	31	67	28	13	-	-	...	-	55
Lender outside United States.....	4	-	-	-	4	-	-	-	...	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-

**Servicing of First Mortgage**

Holder.....	1,511	414	353	433	185	63	36	14	...	-	7
Agent.....	2,486	203	469	235	572	24	176	619	...	-	187

**Holder's Acquisition of First Mortgage**

Originated by holder.....	1,471	406	269	383	186	52	66	60	...	-	43
Purchased from present servicer.....	1,977	162	379	189	461	25	112	507	...	-	142
Purchased from someone else.....	521	41	168	93	106	9	33	64	...	-	8
Not reported.....	28	9	7	4	4	1	-	2	...	-	1



Table 6. **FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,921	602	803	660	742	85	210	621	...	-	192
Less than 40 percent.....	14	1	1	-	6	-	1	2	...	-	3
40 to 49 percent.....	24	7	5	4	8	-	-	-	...	-	-
50 to 59 percent.....	57	15	8	2	21	-	3	5	...	-	4
60 to 69 percent.....	151	39	28	19	42	1	4	10	...	-	8
70 to 79 percent.....	360	75	78	60	93	5	12	20	...	-	15
80 to 89 percent.....	755	151	169	128	182	7	26	54	...	-	38
90 to 94 percent.....	745	105	168	118	139	16	40	109	...	-	49
95 to 99 percent.....	1,263	148	276	221	180	33	80	265	...	-	55
100 percent or more.....	485	48	57	98	59	20	40	146	...	-	18
Not reported.....	67	12	14	10	13	3	4	10	...	-	1
Median.....	93	90	93	94	90	96	96	96	...	-	92
Other properties.....	75	16	19	8	15	1	1	12	...	-	3
Total Outstanding Debt as Percent of Value											
Less than 20 percent.....	251	73	39	20	90	3	10	8	...	-	8
20 to 29 percent.....	157	46	37	20	40	-	4	5	...	-	4
30 to 39 percent.....	177	36	37	20	58	-	5	11	...	-	9
40 to 49 percent.....	361	55	94	69	81	4	14	21	...	-	22
50 to 59 percent.....	581	110	138	109	120	1	24	56	...	-	22
60 to 69 percent.....	701	93	184	99	152	4	34	86	...	-	49
70 to 79 percent.....	635	94	130	110	92	5	31	133	...	-	39
80 to 89 percent.....	506	56	80	96	52	23	38	133	...	-	27
90 to 99 percent.....	435	31	50	89	38	38	41	136	...	-	10
100 percent or more.....	69	4	7	18	8	7	1	23	...	-	2
Not reported.....	125	20	27	18	26	3	10	21	...	-	1
Median.....	65	58	62	68	58	90	73	78	...	-	66
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	3,996	618	823	668	757	87	211	633	...	-	194
Interest and principal.....	3,996	618	823	668	757	87	211	633	...	-	194
Fully amortized.....	3,989	618	820	664	757	87	211	633	...	-	194
Partially amortized.....	7	-	3	4	-	-	-	-	...	-	-
Principal only.....	-	-	-	-	-	-	-	-	...	-	-
Fully amortized.....	-	-	-	-	-	-	-	-	...	-	-
Partially amortized.....	-	-	-	-	-	-	-	-	...	-	-
Interest only.....	-	-	-	-	-	-	-	-	...	-	-
No regular payment required.....	-	-	-	-	-	-	-	-	...	-	-
Items Included in First Mortgage Payment											
Regular payments of both interest and principal	3,996	618	823	668	757	87	211	633	...	-	194
Real estate taxes and property insurance.....	3,976	614	817	664	754	84	211	633	...	-	193
With no other items.....	42	7	4	7	14	1	2	7	...	-	2
With other items.....	3,934	607	813	658	740	83	210	626	...	-	191
Real estate taxes only.....	6	-	3	1	-	1	-	-	...	-	-
Property insurance only.....	-	-	-	-	-	-	-	-	...	-	-
Other combinations or no other items.....	15	4	3	2	3	1	-	-	...	-	2
No regular payments of interest and principal..	-	-	-	-	-	-	-	-	...	-	-
Monthly Interest and Principal Payments on First Mortgage											
Regular monthly payments of interest and/or principal.....	3,996	618	823	668	757	87	211	633	...	-	194
Less than \$50.....	383	67	65	55	95	6	36	50	...	-	8
\$50 to \$59.....	432	101	75	68	84	4	29	58	...	-	14
\$60 to \$69.....	553	79	121	107	107	7	34	73	...	-	24
\$70 to \$79.....	566	87	136	83	107	11	27	87	...	-	27
\$80 to \$89.....	586	71	142	93	128	10	19	85	...	-	37
\$90 to \$99.....	429	65	89	71	96	14	15	56	...	-	22
\$100 to \$119.....	534	77	97	89	92	13	27	113	...	-	26
\$120 to \$149.....	325	52	64	54	34	15	8	75	...	-	23
\$150 to \$174.....	128	9	25	32	10	4	15	25	...	-	8
\$175 to \$199.....	34	5	7	8	3	1	3	5	...	-	1
\$200 to \$249.....	24	5	3	10	-	1	-	3	...	-	3
\$250 to \$299.....	-	-	-	-	-	-	-	-	...	-	-
\$300 or more.....	1	-	-	-	-	-	-	-	...	-	-
Median.....dollars..	81	77	81	82	78	93	72	85	...	-	86
Mean.....dollars..	85	82	85	89	79	98	80	91	...	-	93
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-

Table 6. **FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	3,769	588	775	632	728	79	193	584	...	-	186
Delinquent (30 days or more).....	201	25	39	34	25	7	19	47	...	-	6
1 to 3 payments.....	173	22	36	28	21	5	15	40	...	-	6
4 or more payments.....	28	3	3	5	4	1	4	7	...	-	-
Foreclosure in process.....	21	2	1	3	4	1	3	7	...	-	-
Foreclosure not in process.....	7	1	1	3	-	-	1	-	...	-	-
Not reported.....	26	6	9	3	4	2	-	1	...	-	-
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-
Interest and Principal Payments on First Mortgage as Percent of Income											
Regular payments of interest and/or principal..	3,996	618	823	668	757	87	211	633	...	-	194
Less than 5 percent.....	322	67	70	54	81	-	8	29	...	-	12
5 to 9 percent.....	1,918	334	412	296	422	24	91	237	...	-	102
10 to 14 percent.....	1,012	132	202	198	147	34	63	180	...	-	54
15 to 19 percent.....	270	32	51	54	18	8	17	80	...	-	10
20 to 24 percent.....	101	4	13	19	21	11	10	21	...	-	3
25 to 29 percent.....	55	6	7	4	6	1	3	24	...	-	3
30 to 34 percent.....	40	7	7	7	3	1	5	11	...	-	-
35 to 39 percent.....	9	-	3	-	1	1	-	4	...	-	-
40 to 49 percent.....	17	-	3	5	-	-	1	7	...	-	1
50 percent or more.....	28	1	5	4	5	1	1	8	...	-	1
Not reported or not computed.....	223	35	51	28	52	5	12	32	...	-	8
Median.....	9	8	8	9	8	12	10	10	...	-	8
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	3,404	559	735	512	708	43	166	503	...	-	173
Less than \$10.....	349	34	68	44	88	6	22	73	...	-	16
\$10 to \$14.....	572	81	110	89	145	6	29	93	...	-	19
\$15 to \$19.....	717	116	128	117	150	9	37	117	...	-	44
\$20 to \$24.....	674	143	119	100	137	8	30	89	...	-	43
\$25 to \$29.....	419	89	92	68	75	4	16	51	...	-	23
\$30 to \$39.....	339	58	103	54	51	1	14	43	...	-	16
\$40 to \$49.....	126	15	53	14	22	1	8	10	...	-	3
\$50 to \$59.....	43	3	20	4	5	-	1	4	...	-	6
\$60 or more.....	42	4	15	5	8	3	1	5	...	-	-
Not reported or not computed.....	122	17	28	18	26	4	8	18	...	-	3
Median.....dollars..	20	21	22	19	18	19	18	18	...	-	20
Acquired 1970 and 1971 (part).....	592	58	88	156	49	44	45	129	...	-	21
Selected Annual Housing Costs as Percent of Income											
Acquired before 1970.....	3,404	559	735	512	708	43	166	503	...	-	173
Less than 5 percent.....	10	1	3	3	3	-	-	-	...	-	1
5 to 9 percent.....	233	43	44	34	68	-	11	25	...	-	8
10 to 14 percent.....	862	174	172	112	223	4	33	94	...	-	49
15 to 19 percent.....	889	147	197	144	179	12	37	114	...	-	59
20 to 24 percent.....	503	73	118	91	79	7	27	83	...	-	26
25 to 29 percent.....	235	41	56	44	34	1	11	38	...	-	10
30 to 34 percent.....	97	11	16	13	7	5	9	29	...	-	8
35 to 39 percent.....	60	3	13	15	10	1	1	13	...	-	1
40 to 49 percent.....	72	7	14	6	15	6	7	16	...	-	1
50 percent or more.....	73	8	20	11	9	-	4	19	...	-	3
Not reported or not computed.....	370	53	83	39	81	6	27	73	...	-	8
Median.....	17	16	17	18	15	21	18	19	...	-	17
Acquired 1970 and 1971 (part).....	592	58	88	156	49	44	45	129	...	-	21
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	3,424	509	720	571	640	80	183	546	...	-	170
1,000,000 or more.....	267	32	46	59	32	15	16	54	...	-	13
250,000 to 999,999.....	683	88	127	120	146	11	50	113	...	-	27
50,000 to 249,999.....	943	175	140	166	200	20	59	149	...	-	33
10,000 to 49,999.....	682	106	177	90	110	16	28	102	...	-	51
Less than 10,000 and rural.....	850	107	230	137	152	19	31	128	...	-	45
Outside SMSA's.....	572	109	103	97	117	7	28	87	...	-	24
10,000 or more.....	294	49	50	58	66	2	16	45	...	-	8
2,500 to 9,999.....	136	25	18	21	36	3	4	17	...	-	13
Less than 2,500 and rural.....	142	35	35	18	16	2	8	25	...	-	3



Table 6. **FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	139	9	10	26	4	4	9	68	...	-	8
1967 and 1968.....	175	26	27	23	22	1	19	42	...	-	15
1965 and 1966.....	204	27	52	32	38	7	4	29	...	-	16
1960 to 1964.....	695	85	158	108	163	7	43	85	...	-	45
1950 to 1959.....	1,605	267	330	265	343	28	90	214	...	-	67
1940 to 1949.....	482	75	105	76	105	9	20	68	...	-	21
1939 or earlier.....	572	105	124	126	57	26	16	103	...	-	15
Not reported.....	124	24	17	12	26	5	11	23	...	-	5
Value											
Less than \$5,000.....	9	-	-	3	1	1	3	-	...	-	-
\$5,000 to \$7,499.....	44	6	9	8	4	5	4	7	...	-	-
\$7,500 to \$9,999.....	131	12	12	33	18	8	20	28	...	-	-
\$10,000 to \$12,499.....	376	49	53	72	73	8	25	85	...	-	11
\$12,500 to \$14,999.....	437	64	85	64	83	11	37	82	...	-	11
\$15,000 to \$17,499.....	614	82	118	102	113	13	22	131	...	-	32
\$17,500 to \$19,999.....	582	84	102	118	111	9	32	96	...	-	28
\$20,000 to \$24,999.....	827	140	191	136	164	19	25	101	...	-	49
\$25,000 to \$29,999.....	484	89	123	69	92	4	22	54	...	-	32
\$30,000 to \$39,999.....	317	65	88	38	59	5	11	25	...	-	25
\$40,000 to \$49,999.....	37	3	12	5	8	-	1	3	...	-	4
\$50,000 or more.....	13	5	1	1	4	-	-	1	...	-	-
Not reported.....	125	20	27	18	26	3	10	21	...	-	1
Median.....dollars..	18,900	20,100	20,500	18,400	19,100	16,600	16,300	17,000	...	-	21,400
Mean.....dollars..	19,400	20,500	20,700	18,600	19,600	16,800	17,100	17,500	...	-	21,900
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	1,773	207	280	350	220	74	132	424	...	-	84
Less than 1.0.....	187	31	22	42	25	5	15	44	...	-	2
1.0 to 1.4.....	585	73	82	106	79	29	44	139	...	-	32
1.5 to 1.9.....	499	58	93	118	53	20	31	101	...	-	26
2.0 to 2.4.....	178	17	38	36	14	3	15	47	...	-	8
2.5 to 2.9.....	86	4	6	15	12	7	6	28	...	-	7
3.0 to 3.4.....	47	-	9	7	7	4	8	12	...	-	-
3.5 to 3.9.....	22	4	3	3	3	-	-	8	...	-	2
4.0 or more.....	61	5	11	10	5	3	5	18	...	-	4
Not reported or not computed.....	108	14	16	15	20	4	8	26	...	-	4
Median.....	1.5	1.4	1.6	1.5	1.4	1.5	1.5	1.5	...	-	1.6
Other properties.....	2,223	411	542	318	538	13	80	209	...	-	110
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	139	17	12	37	11	7	8	39	...	-	7
25 to 34 years.....	1,191	167	237	237	148	37	64	239	...	-	60
35 to 44 years.....	1,161	177	282	176	213	25	66	166	...	-	55
45 to 54 years.....	889	149	181	124	216	7	44	125	...	-	43
55 to 64 years.....	394	62	75	64	114	7	18	34	...	-	19
65 years or over.....	156	34	31	19	34	4	10	16	...	-	7
Not reported.....	67	12	4	11	21	1	-	13	...	-	4
Median.....	40	42	41	38	45	35	40	37	...	-	40
Race of Principal Owner											
White.....	3,423	560	725	571	683	53	161	492	...	-	174
Negro.....	439	32	67	75	51	31	45	121	...	-	16
Other.....	49	10	15	6	4	3	4	6	...	-	-
Not reported.....	85	15	16	16	19	-	1	13	...	-	4
Sex of Principal Owner											
Male.....	3,567	556	732	609	682	73	178	556	...	-	178
Female.....	398	55	81	54	68	14	34	75	...	-	15
Not reported.....	31	7	10	6	7	-	-	1	...	-	1

Table 6. **FHA Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**United States**

## OWNER CHARACTERISTICS--Continued

## Veteran Status

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	2,048	322	431	329	427	30	100	312	...	-	95
Vietnam conflict.....	291	40	37	66	43	12	15	62	...	-	13
Korean conflict.....	402	59	92	64	89	3	26	55	...	-	14
Korean conflict and World War II.....	82	9	13	8	26	-	3	20	...	-	3
World War II.....	820	137	180	121	193	9	35	105	...	-	40
World War I.....	13	3	3	1	3	-	1	3	...	-	-
Other service.....	439	74	105	69	72	5	20	68	...	-	25
Nonveteran.....	1,834	275	375	324	300	56	109	301	...	-	93
Not reported.....	114	21	17	15	30	1	3	20	...	-	7

## Income

Less than \$2,000.....	43	3	8	5	8	1	4	12	...	-	1
\$2,000 to \$3,999.....	103	9	16	15	23	2	8	22	...	-	7
\$4,000 to \$5,999.....	234	29	47	27	30	10	27	64	...	-	-
\$6,000 to \$7,999.....	371	51	61	68	51	18	26	77	...	-	15
\$8,000 to \$9,999.....	529	72	105	108	71	11	34	110	...	-	19
\$10,000 to \$12,499.....	880	139	165	161	176	20	44	136	...	-	39
\$12,500 to \$14,999.....	608	104	145	89	121	5	23	74	...	-	45
\$15,000 to \$19,999.....	673	107	157	114	141	13	24	72	...	-	45
\$20,000 to \$24,999.....	209	50	38	31	52	-	7	21	...	-	9
\$25,000 to \$34,999.....	103	16	23	18	28	-	3	12	...	-	4
\$35,000 or more.....	23	2	8	4	6	-	-	1	...	-	1
Not reported.....	222	35	51	28	51	5	12	32	...	-	8
Median.....dollars..	11,700	12,300	12,300	11,500	12,400	9,700	10,100	10,300	...	-	13,100
Mean.....dollars..	12,500	13,100	13,200	12,400	13,300	9,800	10,300	10,800	...	-	14,100



Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit properties.....	2,783	324	836	684	482	42	83	264	-	-	69
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	2,665	311	800	653	462	42	77	254	-	-	66
2.....	114	11	35	31	18	-	5	10	-	-	2
3 or more.....	4	2	1	-	1	-	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	2,761	320	829	678	482	40	83	260	-	-	69
Contract to purchase.....	22	4	8	6	-	1	-	4	-	-	-
Origin of First Mortgage											
Mortgage made at time property acquired.....	2,078	253	626	520	331	33	50	208	-	-	58
Mortgage assumed at time property acquired.....	694	68	205	163	149	9	33	56	-	-	11
Mortgage placed later than acquisition of property.....	11	3	5	1	1	-	-	-	-	-	-
Refinanced mortgage: Same lender.....	8	1	4	1	1	-	-	-	-	-	-
Different lender.....	1	1	-	-	-	-	-	-	-	-	-
Mortgage placed on property owned free and clear of debt.....	1	-	1	-	-	-	-	-	-	-	-
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	11	3	5	1	1	-	-	-	-	-	-
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	-	-	-	-	-	-	-	-	-	-	-
Secure better terms.....	3	-	1	-	1	-	-	-	-	-	-
Provide funds for additions, improvements, or repairs to this property.....	3	1	-	1	-	-	-	-	-	-	-
Provide funds for investment in other real estate.....	-	-	-	-	-	-	-	-	-	-	-
Provide funds for other types of investments.....	-	-	-	-	-	-	-	-	-	-	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	1	-	1	-	-	-	-	-	-	-	-
Not reported.....	4	1	3	-	-	-	-	-	-	-	-
Other properties.....	2,772	321	831	683	481	42	83	264	-	-	69
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	545	54	109	153	56	26	15	116	-	-	18
1967 and 1968.....	430	53	120	113	41	1	15	70	-	-	15
1965 and 1966.....	270	38	81	52	54	3	5	30	-	-	8
1960 to 1964.....	599	73	218	136	117	6	17	12	-	-	20
1955 to 1959.....	626	71	208	163	125	4	13	32	-	-	8
1950 to 1954.....	296	35	94	60	88	1	13	4	-	-	-
1949 or earlier.....	16	-	5	5	1	-	4	-	-	-	-
First Mortgage Loan											
Less than \$5,000.....	26	4	3	5	9	-	4	-	-	-	-
\$5,000 to \$7,499.....	138	16	34	41	21	1	13	13	-	-	-
\$7,500 to \$9,999.....	413	45	111	105	96	1	16	35	-	-	-
\$10,000 to \$12,499.....	579	65	174	131	128	5	15	53	-	-	8
\$12,500 to \$14,999.....	563	59	209	125	83	9	13	49	-	-	17
\$15,000 to \$17,499.....	394	57	133	89	54	8	7	33	-	-	14
\$17,500 to \$19,999.....	256	42	69	63	39	5	4	28	-	-	5
\$20,000 to \$24,999.....	262	19	76	69	38	3	7	40	-	-	10
\$25,000 to \$29,999.....	97	10	19	36	9	7	3	5	-	-	7
\$30,000 to \$39,999.....	50	5	8	17	6	3	-	7	-	-	4
\$40,000 to \$49,999.....	4	1	-	1	-	-	-	1	-	-	-
\$50,000 or more.....	1	-	-	1	-	-	-	-	-	-	-
Median.....dollars..	13,500	13,800	13,600	13,600	12,200	16,200	11,300	14,000	-	-	16,000
Mean.....dollars..	14,400	14,400	14,200	14,900	13,400	17,800	12,200	15,100	-	-	17,800
First Mortgage Outstanding Debt											
Less than \$5,000.....	469	52	125	129	116	1	26	20	-	-	-
\$5,000 to \$7,499.....	401	45	125	94	96	4	12	19	-	-	5
\$7,500 to \$9,999.....	407	54	128	89	72	3	14	41	-	-	8
\$10,000 to \$12,499.....	397	45	144	81	52	7	4	48	-	-	15
\$12,500 to \$14,999.....	349	39	130	79	47	8	9	29	-	-	8
\$15,000 to \$17,499.....	241	34	65	54	34	3	4	35	-	-	10
\$17,500 to \$19,999.....	200	20	60	50	26	5	5	33	-	-	3
\$20,000 to \$24,999.....	193	21	40	59	25	4	7	27	-	-	10
\$25,000 to \$29,999.....	85	8	14	36	8	5	1	7	-	-	6
\$30,000 to \$39,999.....	39	4	5	12	5	3	-	6	-	-	4
\$40,000 to \$49,999.....	1	1	-	-	-	-	-	-	-	-	-
\$50,000 or more.....	1	-	-	1	-	-	-	-	-	-	-
Median.....dollars..	10,700	10,500	10,600	10,900	8,400	14,500	8,200	12,800	-	-	14,400
Mean.....dollars..	11,500	11,400	11,000	12,100	9,800	16,500	9,400	13,800	-	-	15,800

Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	1,113	120	356	258	264	8	50	49	-	-	8
5.0 percent.....	11	-	4	7	-	-	-	-	-	-	-
5.1 to 5.9 percent.....	898	121	320	203	160	9	8	44	-	-	33
6.0 percent.....	267	36	73	55	28	3	11	53	-	-	9
6.1 to 6.4 percent.....	1	-	-	-	1	-	-	-	-	-	-
6.5 to 6.9 percent.....	149	13	35	50	12	4	3	28	-	-	6
7.0 percent.....	43	9	1	19	1	8	1	3	-	-	-
7.1 to 7.4 percent.....	3	1	-	1	-	-	-	-	-	-	-
7.5 to 7.9 percent.....	178	17	29	53	8	3	-	60	-	-	9
8.0 percent.....	16	1	6	7	-	-	1	1	-	-	-
8.1 to 8.4 percent.....	-	-	-	-	-	-	-	-	-	-	-
8.5 to 8.9 percent.....	104	5	13	32	8	8	9	26	-	-	3
9.0 percent.....	-	-	-	-	-	-	-	-	-	-	-
9.1 to 9.9 percent.....	-	-	-	-	-	-	-	-	-	-	-
10.0 percent or more.....	-	-	-	-	-	-	-	-	-	-	-
Median.....	5.4	5.4	5.3	5.4	4.6	6.7	4.1	6.0	-	-	5.8

## Variable Interest Rate on First Mortgage

Yes.....	-	-	-	-	-	-	-	-	-	-	-
No.....	2,783	324	836	684	482	42	83	264	-	-	69
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	1	-	-	1	-	-	-	-	-	-	-
8 to 12 years.....	9	1	4	4	-	-	-	-	-	-	-
13 to 17 years.....	25	11	1	7	1	-	3	1	-	-	-
18 to 22 years.....	229	44	61	85	31	1	1	5	-	-	-
23 to 27 years.....	578	71	153	143	149	5	20	29	-	-	8
28 to 32 years.....	1,942	197	617	445	300	35	59	229	-	-	60
33 to 37 years.....	-	-	-	-	-	-	-	-	-	-	-
38 years or more.....	-	-	-	-	-	-	-	-	-	-	-
No stated term.....	-	-	-	-	-	-	-	-	-	-	-
Median.....	29.4	28.8	29.6	29.1	28.9	30.0	29.4	30.1	-	-	30.1

## Location of First Mortgage Holder

Property in Northeast region.....	644	76	384	127	33	-	7	12	-	-	6
Lender in Northeast.....	620	76	384	127	28	-	-	-	-	-	6
Lender in North Central.....	2	-	-	-	2	-	-	-	-	-	-
Lender in South.....	20	-	-	-	1	-	7	12	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	1	-	-	-	1	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	539	76	63	196	119	7	11	52	-	-	15
Lender in Northeast.....	171	22	51	29	68	-	-	-	-	-	1
Lender in North Central.....	292	55	11	163	43	7	-	-	-	-	13
Lender in South.....	65	-	-	1	-	-	11	52	-	-	1
Lender in West.....	7	-	-	1	6	-	-	-	-	-	-
Lender outside United States.....	3	-	-	-	3	-	-	-	-	-	-
Not reported.....	1	-	-	1	-	-	-	-	-	-	-
Property in South region.....	933	91	224	200	229	17	35	122	-	-	15
Lender in Northeast.....	400	45	194	45	110	1	-	-	-	-	4
Lender in North Central.....	41	3	1	7	30	-	-	-	-	-	-
Lender in South.....	482	43	27	144	84	16	35	122	-	-	11
Lender in West.....	7	-	-	4	3	-	-	-	-	-	-
Lender outside United States.....	3	-	-	-	3	-	-	-	-	-	-
Not reported.....	2	-	2	-	-	-	-	-	-	-	-
Property in West region.....	667	81	166	161	101	18	30	78	-	-	32
Lender in Northeast.....	338	29	157	65	76	5	-	-	-	-	6
Lender in North Central.....	28	5	-	7	14	-	-	-	-	-	1
Lender in South.....	112	-	-	-	3	1	30	78	-	-	-
Lender in West.....	187	47	9	89	7	11	-	-	-	-	24
Lender outside United States.....	1	-	-	-	1	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Servicing of First Mortgage

Holder.....	1,243	171	425	457	129	27	18	8	-	-	8
Agent.....	1,540	153	411	228	353	15	65	256	-	-	60

## Holder's Acquisition of First Mortgage

Originated by holder.....	1,058	151	320	389	127	19	19	26	-	-	7
Purchased from present servicer.....	1,245	118	328	173	290	21	50	213	-	-	52
Purchased from someone else.....	453	49	185	113	64	1	12	20	-	-	9
Not reported.....	27	6	4	9	1	-	2	5	-	-	-



Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,769	321	828	683	481	42	83	264	-	-	69
Less than 40 percent.....	15	3	4	4	3	-	-	1	-	-	-
40 to 49 percent.....	23	1	9	9	4	-	-	-	-	-	-
50 to 59 percent.....	55	8	17	16	7	-	3	4	-	-	-
60 to 69 percent.....	141	6	53	43	26	1	4	4	-	-	4
70 to 79 percent.....	228	39	89	39	42	3	7	5	-	-	5
80 to 89 percent.....	486	57	149	114	107	-	18	33	-	-	7
90 to 94 percent.....	361	46	125	81	69	4	15	26	-	-	6
95 to 99 percent.....	495	57	148	124	85	9	12	47	-	-	13
100 percent or more.....	928	101	220	242	134	25	34	138	-	-	33
Not reported.....	38	3	15	11	4	-	-	6	-	-	-
Median.....	95	94	93	36	93	100+	96	100+	-	-	99
Other properties.....	14	3	9	1	1	-	-	-	-	-	-

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	302	42	79	83	72	1	18	5	-	-	1
20 to 29 percent.....	225	22	108	45	38	1	7	1	-	-	3
30 to 39 percent.....	246	27	79	51	73	-	3	11	-	-	3
40 to 49 percent.....	293	33	108	61	59	4	11	14	-	-	3
50 to 59 percent.....	312	32	113	77	54	3	6	19	-	-	3
60 to 69 percent.....	393	60	127	79	62	4	14	30	-	-	16
70 to 79 percent.....	345	52	87	82	58	8	5	36	-	-	17
80 to 89 percent.....	326	33	75	90	38	4	8	70	-	-	8
90 to 99 percent.....	202	11	28	72	11	12	4	58	-	-	7
100 percent or more.....	64	8	5	21	4	5	4	15	-	-	1
Not reported.....	75	4	27	24	11	-	2	4	-	-	3
Median.....	59	60	52	61	48	79	52	81	-	-	69

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	2,783	324	836	684	482	42	83	264	-	-	69
Interest and principal.....	2,783	324	836	684	482	42	83	264	-	-	69
Fully amortized.....	2,768	321	835	677	479	42	83	264	-	-	67
Partially amortized.....	15	3	1	7	3	-	-	-	-	-	1
Principal only.....	-	-	-	-	-	-	-	-	-	-	-
Fully amortized.....	-	-	-	-	-	-	-	-	-	-	-
Partially amortized.....	-	-	-	-	-	-	-	-	-	-	-
Interest only.....	-	-	-	-	-	-	-	-	-	-	-
No regular payment required.....	-	-	-	-	-	-	-	-	-	-	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal	2,783	324	836	684	482	42	83	264	-	-	69
Real estate taxes and property insurance.....	2,329	274	630	576	421	40	74	249	-	-	64
With no other items.....	1,880	223	518	472	328	35	63	194	-	-	47
With other items.....	449	51	11	105	94	5	11	55	-	-	17
Real estate taxes only.....	334	31	168	80	41	1	3	5	-	-	5
Property insurance only.....	10	-	3	1	-	-	3	4	-	-	-
Other combinations or no other items.....	109	19	36	26	19	-	3	5	-	-	-
No regular payments of interest and principal..	-	-	-	-	-	-	-	-	-	-	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	2,783	324	836	684	482	42	83	264	-	-	69
Less than \$50.....	317	31	82	79	73	1	24	24	-	-	2
\$50 to \$59.....	381	45	115	91	80	4	16	28	-	-	3
\$60 to \$69.....	415	41	132	85	106	1	10	34	-	-	6
\$70 to \$79.....	372	45	129	85	53	7	7	32	-	-	14
\$80 to \$89.....	272	33	108	65	41	3	2	16	-	-	5
\$90 to \$99.....	233	38	73	49	32	5	7	20	-	-	8
\$100 to \$119.....	311	40	93	82	44	3	1	38	-	-	9
\$120 to \$149.....	252	30	71	57	31	6	7	40	-	-	9
\$150 to \$174.....	100	9	17	38	10	3	6	14	-	-	5
\$175 to \$199.....	69	6	9	29	5	5	3	7	-	-	6
\$200 to \$249.....	48	4	8	19	5	3	-	7	-	-	3
\$250 to \$299.....	11	1	-	4	1	1	-	4	-	-	-
\$300 or more.....	1	-	-	1	-	-	-	-	-	-	-
Median.....dollars..	79	78	76	80	68	99	61	88	-	-	96
Mean.....dollars..	87	88	83	93	78	118	77	98	-	-	109
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-

Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Current Status of First Mortgage Payments

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	2,645	310	802	640	465	40	80	246	-	-	62
Delinquent (30 days or more).....	123	11	30	41	17	1	3	13	-	-	7
1 to 3 payments.....	111	10	28	34	16	1	3	13	-	-	7
4 or more payments.....	12	1	3	7	1	-	-	-	-	-	-
Foreclosure in process.....	7	-	3	3	1	-	-	-	-	-	-
Foreclosure not in process.....	5	1	-	4	-	-	-	-	-	-	-
Not reported.....	15	2	4	3	-	-	-	5	-	-	-
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-

Interest and Principal Payments on First Mortgage as  
Percent of Income

Regular payments of interest and/or principal..	2,783	324	836	684	482	42	83	264	-	-	69
Less than 5 percent.....	344	46	121	71	77	3	11	12	-	-	4
5 to 9 percent.....	1,300	165	419	291	248	13	36	98	-	-	30
10 to 14 percent.....	641	63	185	175	90	8	16	86	-	-	19
15 to 19 percent.....	225	25	44	67	25	10	10	37	-	-	6
20 to 24 percent.....	76	3	13	24	17	3	2	13	-	-	1
25 to 29 percent.....	17	3	1	5	-	1	-	7	-	-	-
30 to 34 percent.....	10	1	3	1	1	1	3	-	-	-	-
35 to 39 percent.....	11	-	3	3	-	-	2	3	-	-	1
40 to 49 percent.....	3	-	-	1	1	-	-	-	-	-	-
50 percent or more.....	12	2	5	1	3	-	-	-	-	-	1
Not reported or not computed.....	143	17	43	45	19	3	3	8	-	-	6
Median.....	8	8	8	9	8	12	9	11	-	-	9
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	2,492	294	774	605	455	24	70	209	-	-	62
Less than \$10.....	215	27	55	36	57	5	10	23	-	-	1
\$10 to \$14.....	357	48	91	80	75	5	15	37	-	-	6
\$15 to \$19.....	486	61	119	107	107	4	14	60	-	-	13
\$20 to \$24.....	469	66	143	112	80	6	11	28	-	-	23
\$25 to \$29.....	351	38	100	108	66	3	7	21	-	-	8
\$30 to \$39.....	321	36	141	84	37	-	8	12	-	-	3
\$40 to \$49.....	125	7	68	33	4	1	2	7	-	-	3
\$50 to \$59.....	44	3	20	8	4	-	1	7	-	-	1
\$60 or more.....	33	3	11	8	8	-	-	4	-	-	-
Not reported or not computed.....	91	6	27	29	15	-	2	10	-	-	3
Median.....dollars..	21	20	23	22	19	...	18	18	-	-	21
Acquired 1970 and 1971 (part).....	291	30	62	79	27	18	12	55	-	-	7

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	2,492	294	774	605	455	24	70	209	-	-	62
Less than 5 percent.....	5	1	3	-	1	-	-	-	-	-	-
5 to 9 percent.....	226	30	66	49	56	4	8	11	-	-	3
10 to 14 percent.....	729	108	210	154	160	5	25	52	-	-	16
15 to 19 percent.....	586	63	185	131	108	4	10	60	-	-	25
20 to 24 percent.....	336	31	127	93	39	5	7	28	-	-	6
25 to 29 percent.....	194	19	57	68	20	3	4	22	-	-	3
30 to 34 percent.....	64	4	22	12	14	3	1	7	-	-	3
35 to 39 percent.....	25	1	8	8	6	-	1	1	-	-	-
40 to 49 percent.....	44	3	8	11	8	-	3	10	-	-	1
50 percent or more.....	33	3	12	7	8	-	1	1	-	-	-
Not reported or not computed.....	248	31	77	73	36	-	9	18	-	-	6
Median.....	16	14	16	17	14	...	14	17	-	-	16
Acquired 1970 and 1971 (part).....	291	30	62	79	27	18	12	55	-	-	7

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	2,427	262	767	587	414	36	67	227	-	-	66
1,000,000 or more.....	139	9	52	36	20	-	1	17	-	-	3
250,000 to 999,999.....	377	40	80	116	60	10	16	43	-	-	10
50,000 to 249,999.....	635	74	172	130	156	9	22	53	-	-	19
10,000 to 49,999.....	592	62	207	156	80	8	16	44	-	-	19
Less than 10,000 and rural.....	685	77	256	148	98	9	12	69	-	-	15
Outside SMSA's.....	356	62	69	97	68	5	15	37	-	-	3
10,000 or more.....	157	25	22	42	34	3	8	21	-	-	1
2,500 to 9,999.....	74	13	9	22	15	1	3	8	-	-	1
Less than 2,500 and rural.....	126	23	38	33	19	1	5	7	-	-	-



Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	99	12	9	23	9	4	3	32	-	-	7
1967 and 1968.....	143	20	33	24	20	5	7	22	-	-	11
1965 and 1966.....	121	24	34	21	17	3	5	14	-	-	4
1960 to 1964.....	432	50	148	112	73	7	4	30	-	-	9
1950 to 1959.....	1,355	125	432	324	281	17	48	102	-	-	26
1940 to 1949.....	273	38	74	61	42	5	11	34	-	-	8
1939 or earlier.....	289	44	85	100	27	1	1	27	-	-	4
Not reported.....	71	9	22	20	13	-	4	4	-	-	-
Value											
Less than \$5,000.....	4	-	-	3	2	-	-	-	-	-	-
\$5,000 to \$7,499.....	23	4	3	7	3	-	3	3	-	-	-
\$7,500 to \$9,999.....	80	11	12	22	10	3	7	16	-	-	-
\$10,000 to \$12,499.....	214	23	32	48	69	3	6	33	-	-	1
\$12,500 to \$14,999.....	233	19	60	53	34	3	18	42	-	-	5
\$15,000 to \$17,499.....	386	44	109	100	68	8	12	37	-	-	8
\$17,500 to \$19,999.....	319	53	83	67	54	3	12	40	-	-	7
\$20,000 to \$24,999.....	612	69	199	157	114	9	11	41	-	-	12
\$25,000 to \$29,999.....	436	56	165	100	56	9	7	24	-	-	17
\$30,000 to \$39,999.....	316	34	120	80	42	4	3	21	-	-	12
\$40,000 to \$49,999.....	67	5	23	16	15	1	1	3	-	-	3
\$50,000 or more.....	17	1	4	7	4	-	-	1	-	-	-
Not reported.....	75	4	27	24	11	-	2	4	-	-	3
Median.....dollars..	20,800	20,400	22,700	21,000	19,800	21,400	16,400	17,500	-	-	24,800
Mean.....dollars..	21,200	21,100	22,700	21,300	20,400	21,200	17,200	18,400	-	-	23,700
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	966	106	225	265	96	27	29	184	-	-	34
Less than 1.0.....	72	13	22	12	4	2	1	16	-	-	-
1.0 to 1.4.....	273	23	59	76	30	1	9	64	-	-	10
1.5 to 1.9.....	299	34	63	93	26	8	9	54	-	-	13
2.0 to 2.4.....	160	15	48	46	16	7	4	21	-	-	3
2.5 to 2.9.....	65	7	7	18	6	5	5	13	-	-	3
3.0 to 3.4.....	29	3	6	9	5	1	-	4	-	-	-
3.5 to 3.9.....	5	-	3	2	-	-	-	-	-	-	-
4.0 or more.....	23	4	6	1	1	-	1	6	-	-	2
Not reported or not computed.....	41	6	11	7	7	3	-	5	-	-	3
Median.....	1.6	1.6	1.7	1.7	1.6	...	...	1.5	-	-	...
Other properties.....	1,817	218	611	419	386	15	53	80	-	-	35
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	49	7	11	13	6	1	-	10	-	-	-
25 to 34 years.....	581	63	127	161	62	15	17	113	-	-	22
35 to 44 years.....	928	122	303	212	136	15	30	80	-	-	31
45 to 54 years.....	855	95	278	208	200	4	17	42	-	-	11
55 to 64 years.....	279	25	94	63	58	6	13	16	-	-	2
65 years or over.....	52	5	12	13	14	-	5	1	-	-	1
Not reported.....	39	7	11	13	6	-	-	3	-	-	-
Median.....	43	42	44	43	47	38	43	36	-	-	39
Race of Principal Owner											
White.....	2,543	293	795	610	444	42	74	227	-	-	60
Negro.....	161	22	24	43	27	-	8	31	-	-	6
Other.....	30	5	5	4	8	-	-	5	-	-	2
Not reported.....	50	4	12	28	3	-	1	1	-	-	-
Sex of Principal Owner											
Male.....	2,577	309	772	637	433	39	79	242	-	-	66
Female.....	183	15	59	38	42	2	4	20	-	-	3
Not reported.....	23	-	5	9	7	-	-	2	-	-	-

Table 7. VA First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
OWNER CHARACTERISTICS--Continued											
Veteran Status											
Veteran.....	2,392	291	716	596	397	37	62	231	-	-	62
Vietnam conflict.....	400	51	80	123	42	13	9	74	-	-	8
Korean conflict.....	585	78	202	135	79	8	17	45	-	-	21
Korean conflict and World War II.....	161	26	45	50	23	2	1	11	-	-	4
World War II.....	954	110	319	213	220	6	24	45	-	-	17
World War I.....	7	-	1	1	3	-	-	1	-	-	-
Other service.....	285	27	70	73	31	7	11	55	-	-	12
Nonveteran.....	344	27	104	78	78	5	19	28	-	-	5
Not reported.....	47	5	16	10	7	-	1	5	-	-	1
Income											
Less than \$2,000.....	15	-	6	3	3	-	3	-	-	-	-
\$2,000 to \$3,999.....	44	3	7	8	16	-	3	4	-	-	2
\$4,000 to \$5,999.....	108	10	23	22	22	4	7	18	-	-	1
\$6,000 to \$7,999.....	221	22	65	55	37	5	6	30	-	-	3
\$8,000 to \$9,999.....	356	33	108	87	63	7	13	43	-	-	4
\$10,000 to \$12,499.....	583	63	151	155	93	12	21	78	-	-	11
\$12,500 to \$14,999.....	432	61	141	118	57	3	14	28	-	-	11
\$15,000 to \$19,999.....	584	80	184	126	114	8	12	40	-	-	20
\$20,000 to \$24,999.....	189	25	60	42	38	1	2	11	-	-	9
\$25,000 to \$34,999.....	81	6	37	19	14	-	-	4	-	-	1
\$35,000 or more.....	27	4	11	4	7	-	-	1	-	-	-
Not reported.....	143	17	43	45	19	3	3	8	-	-	6
Median.....dollars..	12,500	13,400	13,200	12,300	12,500	10,800	11,000	11,100	-	-	14,800
Mean.....dollars..	13,300	13,900	14,100	13,000	13,400	11,400	10,900	11,700	-	-	15,000



Table 8. Conventional First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	12,320	2,185	1,028	6,030	719	121	415	2	94	1,301	424
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	11,601	2,107	986	5,565	665	110	411	...	87	1,254	414
2.....	704	78	40	454	54	10	4	...	7	48	9
3 or more.....	16	-	3	10	-	1	-	...	-	-	1
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	11,380	2,120	1,024	5,856	715	113	389	...	55	813	291
Contract to purchase.....	940	65	4	174	4	8	25	...	39	489	133
Origin of First Mortgage											
Mortgage made at time property acquired.....	8,531	1,330	789	4,169	462	71	328	...	72	1,040	270
Mortgage assumed at time property acquired.....	1,272	89	74	766	137	12	56	...	12	108	17
Mortgage placed later than acquisition of property....	2,517	766	165	1,095	120	38	32	...	10	154	137
Refinanced mortgage: Same lender.....	1,319	375	102	640	51	15	9	...	6	77	45
Different lender.....	614	137	34	277	56	10	8	...	-	39	54
Mortgage placed on property owned free and clear of debt.....	584	255	29	178	14	13	14	...	4	39	38
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	2,517	766	165	1,095	120	38	32	...	10	154	137
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	165	50	10	64	4	1	1	...	3	17	13
Secure better terms.....	354	82	18	132	32	5	4	...	1	31	49
Provide funds for additions, improvements, or repairs to this property.....	1,069	341	72	493	39	19	16	...	3	39	46
Provide funds for investment in other real estate.....	109	45	8	42	7	-	-	...	-	4	3
Provide funds for other types of investments.....	111	42	8	52	5	-	-	...	-	3	1
Provide funds for educational or medical expenses.....	94	26	8	43	6	-	-	...	-	8	4
Other reasons.....	276	94	23	110	12	5	3	...	-	18	11
Not reported.....	340	85	17	159	15	8	8	...	3	34	11
Other properties.....	9,803	1,419	863	4,935	599	83	383	...	84	1,148	287
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	3,195	713	224	1,400	66	48	124	...	29	466	125
1967 and 1968.....	2,597	575	201	1,275	75	26	130	...	9	240	64
1965 and 1966.....	2,254	413	192	1,161	137	11	57	...	20	209	54
1960 to 1964.....	3,068	390	287	1,650	252	29	53	...	23	278	107
1955 to 1959.....	988	77	82	488	146	5	42	...	12	84	52
1950 to 1954.....	196	16	34	54	43	1	9	...	1	20	18
1949 or earlier.....	21	1	8	3	-	-	-	...	-	4	5
First Mortgage Loan											
Less than \$5,000.....	1,226	371	39	427	5	30	26	...	17	259	53
\$5,000 to \$7,499.....	1,570	351	89	645	39	30	44	...	14	288	69
\$7,500 to \$9,999.....	1,605	272	109	699	50	21	112	...	13	244	85
\$10,000 to \$12,499.....	1,910	321	207	906	116	14	103	...	10	158	75
\$12,500 to \$14,999.....	1,494	193	142	811	84	11	82	...	11	107	52
\$15,000 to \$17,499.....	1,317	169	129	739	115	3	31	...	9	79	45
\$17,500 to \$19,999.....	859	121	101	487	65	4	10	...	3	55	14
\$20,000 to \$24,999.....	1,226	174	111	719	124	3	4	...	9	59	22
\$25,000 to \$29,999.....	578	87	60	320	74	3	-	...	4	24	7
\$30,000 to \$39,999.....	385	64	31	226	40	1	1	...	1	17	1
\$40,000 to \$49,999.....	95	43	8	29	5	-	1	...	3	3	1
\$50,000 or more.....	55	19	3	22	1	1	-	...	-	9	-
Median.....dollars..	12,200	10,700	13,700	13,500	16,400	7,500	10,600	...	10,700	8,500	10,100
Mean.....dollars..	13,700	13,100	14,800	14,600	17,300	9,200	10,700	...	12,800	10,200	10,700
First Mortgage Outstanding Debt											
Less than \$5,000.....	3,355	781	193	1,361	157	61	81	...	31	550	139
\$5,000 to \$7,499.....	1,691	320	110	752	74	24	62	...	16	255	78
\$7,500 to \$9,999.....	1,510	238	149	720	60	9	78	...	13	166	76
\$10,000 to \$12,499.....	1,378	216	145	690	75	9	102	...	6	86	49
\$12,500 to \$14,999.....	1,263	172	122	675	104	4	60	...	5	83	37
\$15,000 to \$17,499.....	896	120	96	509	68	8	18	...	5	57	14
\$17,500 to \$19,999.....	651	85	58	392	47	-	10	...	8	37	14
\$20,000 to \$24,999.....	857	123	83	517	79	3	1	...	4	34	11
\$25,000 to \$29,999.....	380	44	41	236	35	-	3	...	3	14	3
\$30,000 to \$39,999.....	240	49	25	136	15	1	-	...	3	8	3
\$40,000 to \$49,999.....	71	30	4	26	4	-	-	...	1	5	-
\$50,000 or more.....	29	7	-	16	-	1	-	...	-	5	-
Median.....dollars..	9,300	7,400	11,000	10,600	12,200	4,900	9,500	...	7,500	5,900	7,300
Mean.....dollars..	10,800	9,900	12,000	11,800	12,400	6,800	9,100	...	10,200	7,700	8,100

Table 8. Conventional First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States

MORTGAGE CHARACTERISTICS--Continued

Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	517	27	37	49	65	9	85	...	1	85	158
5.0 percent.....	501	45	56	115	75	-	95	...	2	90	23
5.1 to 5.9 percent.....	2,032	292	373	770	388	11	91	...	14	55	39
6.0 percent.....	3,579	644	247	1,922	87	51	45	...	25	488	70
6.1 to 6.4 percent.....	498	47	23	341	24	-	42	...	3	12	6
6.5 to 6.9 percent.....	1,534	254	53	1,028	39	9	13	...	13	102	21
7.0 percent.....	1,223	316	37	582	6	5	3	...	12	227	36
7.1 to 7.4 percent.....	317	48	22	198	8	3	19	...	1	13	5
7.5 to 7.9 percent.....	833	184	93	476	6	-	12	...	5	47	11
8.0 percent.....	707	205	31	293	12	14	4	...	9	129	10
8.1 to 8.4 percent.....	75	11	12	44	1	-	-	...	1	4	2
8.5 to 8.9 percent.....	282	61	36	148	4	3	6	...	6	13	5
9.0 percent.....	62	16	5	25	-	-	-	...	1	11	4
9.1 to 9.9 percent.....	46	11	1	24	3	-	-	...	1	2	4
10.0 percent or more.....	116	26	1	15	1	17	1	...	-	23	32
Median.....	6.0	6.7	6.0	6.3	5.6	6.0	5.4	...	6.7	6.0	5.8

Variable Interest Rate on First Mortgage

Yes.....	2,120	327	133	1,407	24	4	9	...	3	73	141
No.....	10,196	1,858	894	4,622	694	117	405	...	92	1,228	283
Not reported.....	4	-	1	1	-	-	-	...	-	1	-

Term of First Mortgage

Less than 8 years.....	736	384	10	63	1	36	3	...	5	171	62
8 to 12 years.....	1,494	457	44	502	13	53	9	...	17	338	61
13 to 17 years.....	1,590	369	66	760	50	12	16	...	7	265	44
18 to 22 years.....	3,327	575	320	1,783	233	8	65	...	14	234	94
23 to 27 years.....	3,501	298	418	2,151	326	8	109	...	23	122	46
28 to 32 years.....	1,184	25	144	736	92	1	114	...	15	42	13
33 to 37 years.....	120	3	1	5	4	-	97	...	1	8	-
38 years or more.....	22	3	3	2	-	-	-	...	3	11	-
No stated term.....	347	70	21	29	-	3	1	...	8	111	105
Median.....	21.2	15.9	23.7	22.6	23.9	10.1	28.2	...	22.8	14.6	17.2

Location of First Mortgage Holder

Property in Northeast region.....	3,035	622	925	1,157	62	10	42	...	8	150	58
Lender in Northeast.....	2,974	621	924	1,154	61	10	-	...	8	140	57
Lender in North Central.....	3	-	-	-	1	-	-	...	-	-	1
Lender in South.....	54	1	2	1	-	-	42	...	-	7	-
Lender in West.....	3	-	-	2	-	-	-	...	-	1	-
Lender outside United States.....	2	-	-	-	-	-	-	...	-	2	-
Not reported.....	-	-	-	-	-	-	-	...	-	-	-
Property in North Central region.....	3,842	929	27	1,967	187	14	125	...	20	473	98
Lender in Northeast.....	87	1	1	-	76	1	-	...	-	4	3
Lender in North Central.....	3,580	925	28	1,962	103	11	-	...	18	443	92
Lender in South.....	153	3	-	3	3	2	125	...	-	15	1
Lender in West.....	19	-	-	1	6	-	-	...	3	10	-
Lender outside United States.....	1	-	-	-	-	-	-	...	-	1	-
Not reported.....	1	-	-	-	-	-	-	...	-	-	1
Property in South region.....	3,358	409	40	1,806	283	87	190	...	34	416	94
Lender in Northeast.....	153	5	8	11	120	1	-	...	-	1	7
Lender in North Central.....	54	1	-	10	33	-	-	...	1	2	5
Lender in South.....	3,130	402	32	1,775	124	84	190	...	33	409	80
Lender in West.....	19	-	-	9	4	1	-	...	-	3	1
Lender outside United States.....	1	-	-	-	1	-	-	...	-	-	-
Not reported.....	1	-	-	1	-	-	-	...	-	-	-
Property in West region.....	2,085	225	36	1,100	186	10	57	...	32	262	174
Lender in Northeast.....	128	-	6	7	112	-	-	...	-	2	2
Lender in North Central.....	36	2	-	3	24	-	-	...	5	3	-
Lender in South.....	74	1	-	2	5	-	57	...	-	5	1
Lender in West.....	1,842	222	30	1,089	44	10	-	...	26	250	172
Lender outside United States.....	1	-	-	-	-	-	-	...	-	1	-
Not reported.....	3	-	-	-	1	-	-	...	-	1	-

Servicing of First Mortgage

Holder.....	11,464	2,140	982	5,952	395	111	409	...	81	1,016	378
Agent.....	856	45	46	78	324	10	5	...	13	285	46

Holder's Acquisition of First Mortgage

Originated by holder.....	10,878	2,039	938	5,660	437	52	222	...	72	1,088	368
Purchased from present servicer.....	704	47	40	114	226	5	186	...	10	54	21
Purchased from someone else.....	517	49	45	184	41	61	5	...	8	95	28
Not reported.....	222	50	6	72	15	2	1	...	4	65	7



Table 8. Conventional First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties:  
1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	9,791	1,417	863	4,930	599	83	383	...	84	1,145	285
Less than 40 percent.....	393	104	59	122	42	3	-	...	3	44	17
40 to 49 percent.....	399	88	54	149	52	2	4	...	-	31	19
50 to 59 percent.....	783	166	98	334	83	3	7	...	5	56	30
60 to 69 percent.....	1,437	295	152	683	164	7	18	...	6	71	41
70 to 79 percent.....	2,378	341	240	1,419	166	8	24	...	7	119	54
80 to 89 percent.....	2,002	178	156	1,245	53	8	44	...	12	254	51
90 to 94 percent.....	740	66	38	406	10	12	31	...	10	146	20
95 to 99 percent.....	490	36	18	150	7	19	102	...	22	118	18
100 percent or more.....	936	103	25	314	9	19	140	...	16	283	26
Not reported.....	232	41	22	107	14	4	11	...	3	22	8
Median.....	77	71	72	77	67	94	97	...	93	89	75
Other properties.....	2,529	768	165	1,100	120	38	32	...	10	157	140

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	1,943	477	170	776	161	21	32	...	14	215	76
20 to 29 percent.....	1,308	294	121	580	76	14	18	...	14	132	59
30 to 39 percent.....	1,532	327	168	661	120	15	24	...	3	140	74
40 to 49 percent.....	1,747	331	162	834	148	23	33	...	7	144	64
50 to 59 percent.....	1,744	271	157	970	102	9	42	...	10	139	43
60 to 69 percent.....	1,621	208	116	962	47	10	67	...	8	175	27
70 to 79 percent.....	1,130	106	60	679	26	9	77	...	15	136	22
80 to 89 percent.....	508	52	17	250	11	5	48	...	14	94	17
90 to 99 percent.....	244	29	13	66	2	5	50	...	8	59	13
100 percent or more.....	87	20	3	31	-	4	12	...	-	15	3
Not reported.....	456	71	40	222	24	6	11	...	3	53	25
Median.....	46	38	42	50	39	43	67	...	58	49	38

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	12,307	2,179	1,028	6,030	719	121	415	...	94	1,295	424
Interest and principal.....	12,164	2,151	1,021	6,022	719	115	415	...	93	1,211	415
Fully amortized.....	11,362	1,926	992	5,862	715	97	405	...	78	1,012	272
Partially amortized.....	803	226	30	160	4	17	9	...	15	199	143
Principal only.....	52	1	-	3	-	5	-	...	1	41	1
Fully amortized.....	40	1	-	3	-	5	-	...	1	30	-
Partially amortized.....	12	-	-	-	-	-	-	...	-	10	1
Interest only.....	91	26	7	5	-	1	-	...	-	44	8
No regular payment required.....	13	6	-	-	-	-	-	...	-	6	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal	12,165	2,151	1,021	6,022	719	115	415	...	93	1,212	415
Real estate taxes and property insurance.....	4,088	341	229	2,776	203	22	204	...	38	167	107
With no other items.....	3,317	295	186	2,177	159	19	197	...	35	153	97
With other items.....	770	46	43	599	44	3	7	...	3	13	11
Real estate taxes only.....	2,027	284	452	1,088	65	1	9	...	10	62	54
Property insurance only.....	219	28	1	97	1	2	3	...	4	22	60
Other combinations or no other items.....	5,832	1,498	339	2,062	449	89	198	...	40	961	194
No regular payments of interest and principal..	154	34	7	8	-	6	-	...	1	90	9

Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	12,307	2,179	1,028	6,030	719	121	415	...	94	1,295	424
Less than \$50.....	1,332	206	92	601	26	24	107	...	14	201	61
\$50 to \$59.....	1,064	208	71	424	28	19	81	...	11	170	52
\$60 to \$69.....	1,205	224	104	500	55	20	71	...	13	161	57
\$70 to \$79.....	1,279	217	129	556	73	13	64	...	1	179	45
\$80 to \$89.....	1,171	195	102	559	63	9	28	...	6	126	81
\$90 to \$99.....	975	151	91	524	64	11	36	...	8	57	32
\$100 to \$119.....	1,725	291	143	924	125	4	17	...	14	167	41
\$120 to \$149.....	1,610	277	142	882	136	13	8	...	16	106	29
\$150 to \$174.....	772	148	61	432	62	1	1	...	1	57	8
\$175 to \$199.....	451	75	37	276	32	3	-	...	1	22	5
\$200 to \$249.....	435	82	33	234	45	3	-	...	3	28	6
\$250 to \$299.....	148	43	17	70	4	-	1	...	3	10	-
\$300 or more.....	142	62	6	47	7	1	-	...	1	12	6
Median.....dollars..	91	92	91	97	108	68	62	...	90	76	79
Mean.....dollars..	103	110	103	107	116	83	65	...	97	89	87
No regular payments required.....	15	6	-	-	-	-	-	...	-	6	-

Table 8. Conventional First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties:  
1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Current Status of First Mortgage Payments

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	11,490	2,077	958	5,678	701	109	357	...	80	1,134	391
Delinquent (30 days or more).....	700	75	54	308	12	11	58	...	14	142	27
1 to 3 payments.....	529	51	51	260	12	6	52	...	7	81	9
4 or more payments.....	171	24	3	48	-	5	5	...	7	62	17
Foreclosure in process.....	16	1	-	4	-	-	3	...	-	6	3
Foreclosure not in process.....	156	23	3	44	-	5	3	...	7	56	14
Not reported.....	117	27	15	44	6	1	-	...	-	18	6
No regular payments required.....	13	6	-	-	-	-	-	...	-	6	-

Interest and Principal Payments on First Mortgage as  
Percent of Income

Regular payments of interest and/or principal..	12,307	2,179	1,028	6,030	719	121	415	...	94	1,295	424
Less than 5 percent.....	956	182	114	379	94	7	36	...	4	89	52
5 to 9 percent.....	5,235	928	493	2,503	391	36	211	...	30	450	192
10 to 14 percent.....	3,284	545	245	1,782	122	31	94	...	25	354	85
15 to 19 percent.....	1,138	195	83	567	45	16	38	...	12	155	26
20 to 24 percent.....	403	75	17	195	11	11	7	...	13	60	14
25 to 29 percent.....	187	36	4	63	6	5	6	...	4	50	12
30 to 34 percent.....	99	18	4	51	3	2	-	...	-	14	8
35 to 39 percent.....	72	16	7	31	1	1	2	...	1	11	1
40 to 49 percent.....	73	18	2	30	4	3	3	...	-	12	1
50 percent or more.....	119	31	-	46	3	6	4	...	-	26	3
Not reported or not computed.....	743	133	59	384	38	3	15	...	5	73	30
Median.....	9	9	8	9	8	12	8	...	12	11	8
No regular payments required.....	13	6	-	-	-	-	-	...	-	6	-

Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	11,060	1,980	926	5,469	696	105	347	...	78	1,064	392
Less than \$10.....	1,464	349	11	678	67	34	101	...	13	159	51
\$10 to \$14.....	1,682	266	50	905	100	14	83	...	14	202	45
\$15 to \$19.....	2,088	359	108	1,112	159	8	67	...	17	184	74
\$20 to \$24.....	1,969	331	172	1,001	183	8	19	...	14	169	71
\$25 to \$29.....	1,244	221	155	604	88	8	26	...	4	91	49
\$30 to \$39.....	1,124	177	227	531	49	5	18	...	4	81	31
\$40 to \$49.....	372	67	104	150	7	-	7	...	1	23	13
\$50 to \$59.....	123	23	25	44	7	3	1	...	2	14	3
\$60 or more.....	168	35	27	75	4	1	2	...	1	15	8
Not reported or not computed.....	826	151	48	369	32	23	22	...	7	126	48
Median.....dollars..	19	19	28	19	20	12	13	...	17	17	20
Acquired 1970 and 1971 (part).....	1,259	205	102	562	23	16	67	...	16	237	32

Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	11,060	1,980	926	5,469	696	105	347	...	78	1,064	392
Less than 5 percent.....	23	1	4	6	7	-	-	...	-	5	-
5 to 9 percent.....	679	134	43	280	72	5	32	...	1	68	44
10 to 14 percent.....	2,491	456	147	1,215	217	23	104	...	20	221	88
15 to 19 percent.....	2,632	452	252	1,353	152	16	91	...	8	213	94
20 to 24 percent.....	1,750	320	184	904	87	19	35	...	18	139	43
25 to 29 percent.....	907	157	87	454	39	10	24	...	8	100	28
30 to 34 percent.....	443	76	44	221	19	6	16	...	4	45	11
35 to 39 percent.....	283	43	31	134	14	3	6	...	5	38	10
40 to 49 percent.....	233	50	22	98	6	4	6	...	2	35	9
50 percent or more.....	380	77	14	185	17	8	6	...	1	60	12
Not reported or not computed.....	1,239	213	98	619	65	12	26	...	10	140	54
Median.....	18	18	19	18	15	20	16	...	21	18	16
Acquired 1970 and 1971 (part).....	1,259	205	102	562	23	16	67	...	16	237	32

PROPERTY CHARACTERISTICS

Location by Size of Place

Inside SMSA's.....	8,716	1,288	821	4,547	647	64	117	...	72	855	303
1,000,000 or more.....	599	33	65	337	50	5	7	...	1	73	27
250,000 to 999,999.....	1,040	102	34	562	99	5	21	...	25	143	47
50,000 to 249,999.....	1,706	220	149	865	155	20	22	...	16	183	76
10,000 to 49,999.....	1,914	299	133	1,087	149	6	27	...	7	142	64
Less than 10,000 and rural.....	3,457	634	440	1,695	194	27	41	...	22	314	89
Outside SMSA's.....	3,604	897	207	1,484	71	57	298	...	22	447	121
10,000 or more.....	907	173	50	459	41	3	31	...	4	111	34
2,500 to 9,999.....	832	191	26	386	10	12	75	...	7	100	25
Less than 2,500 and rural.....	1,865	533	131	639	21	42	192	...	11	235	62



Table 8. Conventional First Mortgages by Holder of First Mortgage 1-Unit Homeowner Properties:  
1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States

PROPERTY CHARACTERISTICS--Continued

Year Built

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1969 and 1970 (part).....	518	98	40	286	12	11	35	...	3	16	17
1967 and 1968.....	823	191	63	435	30	12	46	...	5	22	19
1965 and 1966.....	938	155	97	518	88	4	23	...	7	31	15
1960 to 1964.....	2,066	285	186	1,119	199	25	66	...	18	107	63
1950 to 1959.....	3,259	471	260	1,613	296	28	105	...	22	322	141
1940 to 1949.....	1,346	264	94	660	58	12	34	...	9	168	48
1939 or earlier.....	3,006	672	256	1,222	30	24	92	...	25	582	102
Not reported.....	363	50	33	176	6	5	14	...	5	54	20

Value

Less than \$5,000.....	170	42	1	29	2	8	7	...	4	70	6
\$5,000 to \$7,499.....	483	111	6	156	-	19	21	...	5	142	23
\$7,500 to \$9,999.....	640	132	5	227	2	18	47	...	13	161	34
\$10,000 to \$12,499.....	892	174	19	373	12	19	76	...	8	176	34
\$12,500 to \$14,999.....	596	102	18	286	8	9	47	...	4	107	15
\$15,000 to \$17,499.....	1,156	210	70	559	24	10	85	...	17	140	40
\$17,500 to \$19,999.....	898	162	83	482	29	1	31	...	4	78	28
\$20,000 to \$24,999.....	1,725	254	138	997	78	8	52	...	16	124	59
\$25,000 to \$29,999.....	1,574	213	189	866	110	8	22	...	5	88	73
\$30,000 to \$39,999.....	2,084	346	264	1,076	207	8	12	...	8	106	57
\$40,000 to \$49,999.....	834	165	85	440	97	3	1	...	2	22	18
\$50,000 or more.....	813	203	110	318	125	3	3	...	6	35	11
Not reported.....	456	71	40	222	24	6	11	...	3	53	25
Median.....dollars..	23,200	22,400	29,100	24,000	34,000	11,600	15,100	...	16,700	14,300	21,500
Mean.....dollars..	25,200	26,200	30,900	25,600	35,900	14,800	15,400	...	19,900	16,900	21,600

Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	4,712	869	363	2,291	130	49	237	...	33	612	126
Less than 1.0.....	662	166	23	215	7	8	39	...	6	175	24
1.0 to 1.4.....	1,194	211	86	596	33	10	78	...	8	145	28
1.5 to 1.9.....	1,175	209	106	606	34	19	56	...	3	114	30
2.0 to 2.4.....	693	107	64	378	29	4	22	...	6	67	16
2.5 to 2.9.....	343	56	34	177	11	2	16	...	7	29	11
3.0 to 3.4.....	146	24	18	71	5	3	8	...	-	16	3
3.5 to 3.9.....	64	14	4	34	-	-	2	...	-	9	2
4.0 or more.....	145	24	8	66	4	4	10	...	1	21	7
Not reported or not computed.....	290	59	20	149	9	-	7	...	3	36	7
Median.....	1.6	1.5	1.7	1.7	1.8	1.6	1.4	...	...	1.3	1.6
Other properties.....	7,608	1,316	665	3,739	588	72	178	...	61	690	298

OWNER CHARACTERISTICS

Age of Principal Owner

Less than 25 years.....	185	38	12	75	5	4	14	...	-	35	2
25 to 34 years.....	2,344	421	201	1,179	54	18	130	...	19	276	46
35 to 44 years.....	3,573	579	329	1,790	195	32	120	...	25	383	118
45 to 54 years.....	3,392	599	272	1,663	269	39	89	...	25	284	151
55 to 64 years.....	1,903	401	139	876	142	18	37	...	17	181	89
65 years or over.....	722	110	65	343	47	9	15	...	6	116	11
Not reported.....	201	36	9	104	6	1	10	...	1	26	7
Median.....	45	46	44	45	49	46	40	...	46	44	48

Race of Principal Owner

White.....	11,300	2,034	992	5,570	691	70	353	...	74	1,136	379
Negro.....	651	91	17	264	12	50	45	...	16	123	31
Other.....	124	19	3	68	7	1	3	...	1	15	8
Not reported.....	245	41	16	129	9	-	13	...	3	28	7

Sex of Principal Owner

Male.....	10,988	1,983	933	5,341	643	102	388	...	83	1,125	388
Female.....	1,225	191	88	628	73	19	23	...	11	158	35
Not reported.....	106	11	8	61	3	-	4	...	-	18	1

Table 8. **Conventional First Mortgages by Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
OWNER CHARACTERISTICS--Continued											
Veteran Status											
Veteran.....	6,742	1,188	590	3,300	445	51	227	...	41	619	279
Vietnam conflict.....	505	82	25	259	11	5	44	...	-	59	19
Korean conflict.....	1,363	237	147	669	61	4	46	...	8	142	50
Korean conflict and World War II.....	292	42	19	153	25	3	3	...	4	25	17
World War II.....	3,446	630	280	1,653	288	32	95	...	20	271	176
World War I.....	122	20	9	51	12	2	-	...	1	22	4
Other service.....	1,015	177	109	515	48	5	39	...	7	100	12
Nonveteran.....	5,256	955	419	2,551	266	66	170	...	51	646	132
Not reported.....	322	42	19	179	9	4	17	...	3	36	13
Income											
Less than \$2,000.....	165	26	4	66	3	8	12	...	1	40	4
\$2,000 to \$3,999.....	433	88	13	158	9	20	21	...	5	99	19
\$4,000 to \$5,999.....	691	108	36	288	18	19	40	...	13	135	35
\$6,000 to \$7,999.....	1,118	224	64	510	27	16	61	...	15	159	42
\$8,000 to \$9,999.....	1,401	243	96	639	35	22	103	...	18	197	49
\$10,000 to \$12,499.....	2,271	394	184	1,154	89	12	80	...	15	256	86
\$12,500 to \$14,999.....	1,523	259	153	799	63	8	46	...	8	138	50
\$15,000 to \$19,999.....	2,019	319	218	1,105	155	8	31	...	9	117	58
\$20,000 to \$24,999.....	955	166	104	480	119	3	3	...	-	51	30
\$25,000 to \$34,999.....	620	111	52	310	100	3	4	...	3	18	19
\$35,000 or more.....	388	115	44	138	62	1	-	...	3	18	5
Not reported.....	737	132	59	382	38	3	15	...	5	72	28
Median.....dollars..	12,200	12,100	13,900	12,500	18,100	7,700	9,300	...	9,200	9,800	11,500
Mean.....dollars..	14,200	15,000	16,000	14,200	20,500	8,800	9,500	...	10,800	10,600	12,500



Table 9. First Mortgage Loan, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	
1-housing-unit mortgaged properties.....	6,892	655	612	660	779	861	928	668	931	612	153	34	14,600
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	6,610	628	594	628	750	845	889	654	884	566	138	33	14,500
2.....	279	25	18	32	29	15	39	13	47	45	14	1	16,200
3 or more.....	3	1	-	-	-	-	-	-	-	-	1	-	...
Form of Debt of First Mortgage													
Mortgage or deed of trust.....	6,461	577	531	590	729	815	885	641	904	605	152	33	14,900
Contract to purchase.....	431	77	81	70	50	46	43	27	27	7	1	1	9,500
Origin of First Mortgage													
Mortgage made at time property acquired.....	5,683	288	389	524	632	774	852	631	863	573	132	27	15,600
Mortgage placed later than acquisition of property.....	1,210	366	223	136	148	87	77	37	69	39	21	7	7,700
Refinanced mortgage: Same lender.....	627	156	104	78	82	55	47	24	38	24	13	6	9,100
Different lender.....	267	47	60	37	37	16	19	12	23	9	6	-	9,200
Mortgage placed on a property owned free and clear of debt.....	316	162	59	21	29	15	10	1	8	5	3	1	4,800
Purpose of First Mortgage Placed Later Than Acquisition													
Mortgages placed later than acquisition of property.....	1,210	366	223	136	148	87	77	37	69	39	21	7	7,700
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	84	30	12	13	7	5	2	3	7	3	3	-	7,600
Secure better terms.....	167	44	35	19	27	8	19	6	7	-	3	-	8,100
Provide funds for additions, improvements, or repairs to property.....	480	159	107	52	62	34	18	8	19	13	6	3	6,900
Provide funds for investment in other real estate.....	59	11	9	4	7	4	5	2	7	4	3	3	12,100
Provide funds for other types of investments....	63	15	4	9	5	4	3	6	8	4	4	-	11,300
Provide funds for educational or medical expenses.....	39	17	4	2	5	1	-	4	4	-	1	-	6,500
Other reasons.....	156	53	37	12	12	14	6	8	7	7	1	1	6,700
Not reported.....	161	39	16	25	22	17	23	-	11	8	-	-	10,000
Other properties.....	5,683	288	389	524	632	774	852	631	863	573	132	27	15,600
Interest Rate on First Mortgage													
Less than 5.0 percent.....	97	32	8	7	13	9	9	6	8	4	-	1	10,400
5.0 percent.....	110	16	16	24	21	23	5	3	3	-	-	-	9,900
5.1 to 5.9 percent.....	91	10	9	9	19	14	11	3	4	7	7	-	12,400
6.0 percent.....	1,307	141	89	136	147	204	215	136	147	79	9	4	14,200
6.1 to 6.4 percent.....	196	5	9	15	26	28	31	23	28	18	12	-	16,100
6.5 to 6.9 percent.....	1,039	36	62	88	120	135	172	116	165	108	33	3	16,100
7.0 percent.....	1,019	130	147	110	109	97	125	85	102	83	25	5	12,800
7.1 to 7.4 percent.....	251	5	19	21	23	36	40	32	27	37	7	4	16,300
7.5 to 7.9 percent.....	1,206	39	83	103	137	157	165	139	202	139	36	5	16,200
8.0 percent.....	673	142	83	73	68	65	48	53	80	46	12	4	11,400
8.1 to 8.4 percent.....	69	-	4	6	8	4	8	4	19	13	3	-	20,100
8.5 to 8.9 percent.....	636	27	35	47	80	78	86	63	134	76	6	4	16,400
9.0 percent.....	58	13	13	5	7	5	6	1	3	1	1	2	8,700
9.1 to 9.9 percent.....	43	11	5	5	-	4	5	1	8	1	1	-	9,800
10.0 percent or more.....	96	48	29	11	1	1	1	2	-	-	-	1	4,900
Median.....	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.3	7.2	7.0	7.6	...
Variable Interest Rate on First Mortgage													
Yes.....	878	73	72	71	90	95	99	80	146	114	35	3	15,900
No.....	6,010	581	540	589	689	764	828	588	784	498	118	31	14,400
Not reported.....	4	-	-	-	-	1	1	-	1	-	-	-	...

Table 9. First Mortgage Loan, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more		
	Total	\$5,000	\$7,499	\$9,999	\$12,499	\$14,999	\$17,499	\$19,999	\$24,999	\$34,999	\$49,999	or more	
MORTGAGE CHARACTERISTICS--Continued													
Term of First Mortgage													
Less than 8 years.....	649	364	140	53	19	18	14	8	15	12	-	5	4,400
8 to 12 years.....	685	207	208	125	69	19	20	7	17	7	4	3	6,600
13 to 17 years.....	554	38	126	120	119	47	37	28	22	10	7	1	9,800
18 to 22 years.....	1,128	15	72	174	214	184	161	90	119	68	23	9	13,700
23 to 27 years.....	1,625	4	26	85	137	260	271	213	307	233	75	15	17,800
28 to 32 years.....	2,059	3	19	83	187	300	403	303	440	279	41	1	17,700
33 to 37 years.....	82	1	5	13	22	21	9	6	3	-	1	-	12,400
38 years or more.....	12	-	-	-	4	1	1	4	-	1	-	-	...
No stated term.....	98	22	17	7	9	10	11	10	8	1	3	-	10,800
Median.....	24.1	7.0	11.7	18.8	22.1	26.0	27.1	27.6	27.6	27.4	25.7	22.6	...
Location of First Mortgage Holder													
Property in Northeast region.....	1,498	104	129	140	192	180	219	158	194	137	33	11	15,000
Lender in Northeast.....	1,384	103	119	118	175	164	200	147	179	136	32	11	15,100
Lender in North Central.....	1	-	-	-	-	-	1	-	-	-	-	-	...
Lender in South.....	110	1	10	22	18	16	17	11	14	-	1	-	13,100
Lender in West.....	3	-	-	-	-	-	-	-	1	2	-	-	...
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	2,176	204	230	225	254	299	302	214	255	145	41	7	13,900
Lender in Northeast.....	82	-	4	7	15	15	17	11	7	3	3	-	15,000
Lender in North Central.....	1,845	200	216	181	203	222	234	173	231	140	39	7	13,800
Lender in South.....	240	4	10	33	36	61	51	29	16	-	-	-	13,900
Lender in West.....	8	-	-	3	-	1	-	-	1	3	-	-	...
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1	-	-	1	-	-	-	-	-	-	-	-	...
Property in South region.....	1,976	301	211	219	242	242	225	138	224	137	30	7	12,600
Lender in Northeast.....	169	1	1	3	18	34	27	19	38	27	1	-	17,600
Lender in North Central.....	50	4	-	8	5	7	7	1	7	9	1	-	15,300
Lender in South.....	1,745	296	209	207	218	200	188	118	176	100	27	7	11,800
Lender in West.....	12	-	1	1	1	1	4	-	3	-	-	-	...
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	1,242	46	41	76	91	139	182	157	258	193	48	9	18,200
Lender in Northeast.....	139	-	-	2	12	10	19	31	26	34	4	-	19,500
Lender in North Central.....	21	-	1	1	-	3	5	5	1	1	3	-	...
Lender in South.....	193	1	-	11	18	26	51	30	43	9	4	-	16,900
Lender in West.....	887	45	40	62	60	100	108	91	187	148	38	9	18,200
Lender outside United States.....	1	-	-	-	1	-	-	-	-	-	-	-	...
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage													
Holder.....	5,398	617	553	523	601	612	658	480	693	490	138	33	14,100
Agent.....	1,494	38	59	137	178	248	270	188	238	121	15	1	15,800
Holder's Acquisition of First Mortgage													
Originated by holder.....	5,143	583	523	495	556	588	624	466	664	474	138	31	14,200
Purchased from present servicer.....	1,330	31	49	116	183	231	241	158	199	111	11	-	15,500
Purchased from someone else.....	311	28	28	34	28	32	53	34	51	19	3	3	15,200
Not reported.....	107	12	12	14	12	10	10	10	18	8	1	-	13,400
Total Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made at time of purchase.....	5,683	288	389	524	632	774	852	631	863	573	132	27	15,600
Less than 40 percent.....	141	31	45	20	22	3	7	1	1	8	3	-	7,200
40 to 49 percent.....	118	16	11	15	20	13	11	7	11	11	3	1	12,200
50 to 59 percent.....	249	22	14	26	35	30	34	10	20	30	19	8	14,700
60 to 69 percent.....	434	25	31	33	60	34	70	48	61	59	12	3	16,200
70 to 79 percent.....	865	22	50	69	84	109	112	109	154	112	37	7	17,200
80 to 89 percent.....	1,086	36	53	72	81	145	170	127	224	140	34	3	17,200
90 to 94 percent.....	758	25	37	73	60	83	106	104	161	96	11	1	17,300
95 to 99 percent.....	914	14	42	96	134	182	195	124	92	34	-	-	14,800
100 percent or more.....	1,049	93	98	115	129	166	132	95	131	76	9	4	13,800
Not reported.....	68	5	8	5	7	7	14	5	6	7	4	-	15,400
Median.....	89	87	87	91	90	92	90	90	88	84	77	...	...
Other properties.....	1,210	366	223	136	148	87	77	37	69	39	21	7	7,700



Table 9. First Mortgage Loan, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	
MORTGAGE CHARACTERISTICS--Continued													
Total Outstanding Debt as Percent of Value													
Less than 20 percent.....	407	231	73	21	15	14	10	12	14	10	5	1	4,400
20 to 29 percent.....	296	108	68	45	34	10	10	7	3	10	1	-	6,400
30 to 39 percent.....	415	67	77	59	65	34	42	15	23	23	7	4	10,200
40 to 49 percent.....	603	61	71	97	77	62	78	39	51	43	20	5	12,300
50 to 59 percent.....	797	42	70	89	104	91	110	83	100	88	15	4	15,000
60 to 69 percent.....	1,186	35	87	88	142	134	178	133	206	132	40	10	16,400
70 to 79 percent.....	1,200	36	47	91	107	188	171	140	240	141	33	4	16,800
80 to 89 percent.....	928	17	36	70	88	139	171	131	170	89	18	-	16,600
90 to 99 percent.....	751	14	51	74	108	150	123	75	102	48	5	1	14,600
100 percent or more.....	156	7	9	15	24	17	21	26	11	18	4	4	15,700
Not reported.....	152	36	24	12	14	20	16	5	12	9	5	-	10,800
Median.....	67	27	50	61	66	73	71	72	72	69	66	62	...
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Items Included in First Mortgage Payment													
Regular payments of both interest and principal.....	6,812	618	601	657	773	859	925	665	924	605	150	33	14,600
Real estate taxes and property insurance.....	3,425	87	135	291	379	537	582	450	574	331	48	11	16,200
With no other items.....	1,835	67	83	156	168	243	248	224	361	240	37	7	17,000
With other items.....	1,590	19	52	136	211	294	334	226	212	90	10	4	15,600
Real estate taxes only.....	839	40	51	60	96	100	116	75	143	120	32	5	16,500
Property insurance only.....	84	18	14	6	12	9	7	6	6	3	3	1	10,700
Other combinations or no other items.....	2,464	474	402	299	286	213	220	134	202	152	68	15	10,400
No regular payments of interest and principal.....	80	36	11	3	6	2	3	3	7	7	3	1	5,900
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	6,419	579	551	592	716	814	885	633	880	587	148	34	14,800
Delinquent (30 days or more).....	404	64	56	62	57	43	37	26	39	17	4	-	10,800
1 to 3 payments.....	316	44	35	52	41	36	34	19	35	15	4	-	11,500
4 or more payments.....	89	20	21	10	16	7	3	7	4	1	-	-	8,300
Foreclosure in process.....	25	-	5	1	5	6	1	4	1	-	-	-	...
Foreclosure not in process.....	64	20	16	8	11	1	1	3	3	1	-	-	6,800
Not reported.....	61	8	4	5	4	4	7	9	11	8	1	-	16,800
No regular payments required.....	7	4	1	-	1	-	-	-	1	-	-	-	...
Selected Monthly Housing Costs													
Acquired before 1970.....	5,339	559	499	513	619	669	717	499	674	455	111	25	14,200
Less than \$50.....	29	26	2	-	-	-	-	-	1	-	-	-	...
\$50 to \$59.....	33	28	4	1	-	-	-	-	-	-	-	-	...
\$60 to \$69.....	38	30	8	-	-	-	-	-	-	-	-	-	3,100
\$70 to \$79.....	45	38	3	4	1	-	-	-	-	-	-	-	3,000
\$80 to \$89.....	103	79	16	6	1	-	-	-	-	-	-	-	3,200
\$90 to \$99.....	134	66	34	23	10	1	-	-	-	-	-	-	5,000
\$100 to \$119.....	371	121	126	81	35	8	-	-	-	-	-	-	6,200
\$120 to \$149.....	695	88	125	163	185	106	26	-	-	2	-	-	9,500
\$150 to \$174.....	656	28	69	89	157	195	99	13	5	1	-	-	12,200
\$175 to \$199.....	713	7	29	58	117	186	217	81	20	-	-	-	14,400
\$200 to \$224.....	579	4	30	30	35	87	156	149	82	6	-	-	16,600
\$225 to \$249.....	390	7	5	10	25	23	89	93	131	7	-	-	18,400
\$250 to \$274.....	350	-	1	4	11	15	46	73	163	37	-	-	20,700
\$275 to \$299.....	240	-	5	3	7	7	22	31	103	60	1	-	22,100
\$300 or more.....	687	3	3	5	8	5	32	34	146	321	107	23	28,300
Not reported.....	276	36	40	35	27	37	29	25	23	20	3	1	12,400
Median.....dollars..	189	99	129	142	160	175	200	224	263	300+	300+	...	...
Acquired 1970 and 1971 (part).....	1,553	95	113	147	161	192	212	169	257	157	42	9	15,800
Interest and Principal Payments on Total Mortgages as Percent of Income													
Regular payments of interest and/or principal.....	6,885	651	611	660	778	861	928	668	930	612	153	34	14,600
Less than 5 percent.....	178	73	33	12	13	9	7	6	7	14	5	-	6,200
5 to 9 percent.....	2,020	278	259	248	286	267	238	153	151	103	31	7	11,900
10 to 14 percent.....	2,507	131	156	211	259	342	407	281	412	250	42	14	15,900
15 to 19 percent.....	1,004	47	62	70	86	107	144	115	191	135	42	4	17,200
20 to 24 percent.....	376	34	30	23	42	34	42	40	59	57	13	1	16,400
25 to 29 percent.....	144	21	8	17	9	14	21	25	23	4	1	-	15,200
30 to 34 percent.....	92	5	9	13	12	9	13	7	12	8	3	-	14,200
35 to 39 percent.....	39	8	7	1	5	6	1	1	7	-	1	3	12,100
40 to 49 percent.....	41	7	4	11	4	1	1	3	3	1	1	4	9,500
50 percent or more.....	84	18	8	11	10	9	3	5	4	12	3	-	10,900
Not reported or not computed.....	400	27	35	43	51	63	51	31	60	27	11	1	14,200
Median.....	12	9	9	11	11	11	12	12	13	13	14	...	...
No regular payments required.....	7	4	1	-	1	-	-	-	1	-	-	-	...

Table 9. First Mortgage Loan, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan											Median (dollars)	
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999		\$50,000 or more
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued													
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....	5,339	559	499	513	619	669	717	499	674	455	111	25	14,200
Less than \$10.....	793	153	113	103	110	91	78	55	49	28	12	2	10,600
\$10 to \$14.....	878	79	85	97	110	109	118	76	126	62	13	3	14,000
\$15 to \$19.....	1,002	73	76	86	123	137	152	95	140	90	25	4	15,100
\$20 to \$24.....	968	56	63	72	92	131	134	96	168	127	23	6	16,200
\$25 to \$29.....	595	36	35	56	69	73	85	79	77	64	18	3	15,800
\$30 to \$39.....	512	31	40	40	50	62	80	69	70	55	11	4	16,000
\$40 to \$49.....	161	16	17	10	22	26	23	14	19	10	3	1	14,000
\$50 to \$59.....	54	4	5	7	8	6	8	4	4	4	3	-	13,400
\$60 or more.....	64	13	8	11	7	5	8	4	7	1	-	-	9,900
Not reported or not computed.....	313	97	58	32	28	29	30	8	14	13	3	1	7,600
Median.....dollars..	19	14	16	17	18	19	19	21	20	21	20	...	...
Acquired 1970 and 1971 (part).....	1,553	95	113	147	161	192	212	169	257	157	42	9	15,800
Real Estate Tax as Percent of Income													
Acquired before 1970.....	5,339	559	499	513	619	669	717	499	674	455	111	25	14,200
Less than 1.0 percent.....	417	141	85	50	42	34	22	18	8	10	7	1	6,900
1.0 to 1.9 percent.....	865	135	136	114	124	112	86	56	64	27	8	1	10,900
2.0 to 2.9 percent.....	932	77	64	107	121	129	143	105	105	63	15	3	14,300
3.0 to 3.9 percent.....	788	37	54	65	79	122	133	59	135	84	13	7	15,700
4.0 to 4.9 percent.....	617	21	31	38	79	82	96	88	95	67	20	1	16,500
5.0 to 7.4 percent.....	782	28	32	55	67	92	117	92	144	121	30	5	17,500
7.5 to 9.9 percent.....	248	15	21	19	28	18	34	30	34	35	8	4	16,600
10.0 percent or more.....	222	20	14	15	25	24	32	22	41	27	3	-	16,000
Not reported or not computed.....	468	85	63	50	53	55	54	30	48	21	7	1	11,600
Median.....	3.2	1.7	1.9	2.6	2.9	3.2	3.6	3.9	4.0	4.4	4.4	...	...
Acquired 1970 and 1971 (part).....	1,553	95	113	147	161	192	212	169	257	157	42	9	15,800
Selected Annual Housing Costs as Percent of Income													
Acquired before 1970.....	5,339	559	499	513	619	669	717	499	674	455	111	25	14,200
Less than 5 percent.....	4	-	-	-	1	-	1	1	-	-	-	-	...
5 to 9 percent.....	172	52	30	8	14	14	9	9	12	15	8	1	8,900
10 to 14 percent.....	864	126	127	92	107	111	93	65	65	54	20	4	12,000
15 to 19 percent.....	1,354	113	101	123	157	206	203	137	182	110	16	6	14,700
20 to 24 percent.....	1,051	65	64	88	105	118	181	109	164	126	25	5	16,100
25 to 29 percent.....	601	38	39	58	70	60	88	62	108	57	21	1	16,000
30 to 34 percent.....	264	20	24	25	42	33	23	34	29	27	6	1	14,000
35 to 39 percent.....	153	18	15	17	16	21	25	14	14	12	1	-	13,800
40 to 49 percent.....	129	20	17	11	17	11	16	8	22	3	4	-	12,300
50 percent or more.....	170	41	18	25	22	16	8	9	14	13	1	3	10,100
Not reported or not computed.....	576	66	64	67	67	79	69	50	64	37	8	3	13,200
Median.....	19	18	17	20	19	19	20	20	21	21	21	...	...
Acquired 1970 and 1971 (part).....	1,553	95	113	147	161	192	212	169	257	157	42	9	15,800
PROPERTY CHARACTERISTICS													
Year Built													
1969 and 1970 (part).....	685	7	13	25	47	49	113	110	158	123	32	8	19,500
1967 and 1968.....	985	18	18	39	68	126	169	127	221	165	32	3	18,500
1965 and 1966.....	313	11	8	17	20	37	63	38	53	47	17	1	17,400
1960 to 1964.....	709	39	37	47	77	75	109	80	148	75	17	6	16,800
1950 to 1959.....	1,552	116	123	141	212	256	246	141	185	96	28	8	14,200
1940 to 1949.....	729	90	92	103	98	110	74	61	56	32	11	-	11,900
1939 or earlier.....	1,707	344	294	248	231	172	137	99	99	62	14	8	9,600
Not reported.....	212	29	29	40	25	35	18	11	12	12	1	-	10,800
Purchase Price													
Properties acquired by purchase 1967 to 1971 (part).....	5,707	299	393	527	638	774	844	626	869	573	135	30	15,600
Less than \$5,000.....	180	172	6	1	-	-	-	-	-	-	-	-	2,600
\$5,000 to \$7,499.....	271	85	179	3	1	1	-	1	-	-	-	-	5,700
\$7,500 to \$9,999.....	362	8	107	243	4	-	-	-	-	-	-	-	8,100
\$10,000 to \$12,499.....	485	12	30	163	274	2	1	-	1	1	-	-	10,300
\$12,500 to \$14,999.....	567	4	9	43	152	359	-	-	-	-	-	-	13,000
\$15,000 to \$17,499.....	639	4	20	23	87	195	310	-	-	-	-	-	14,800
\$17,500 to \$19,999.....	626	1	12	14	40	119	229	209	1	-	-	-	16,300
\$20,000 to \$24,999.....	977	6	10	18	42	63	204	299	335	-	-	-	18,700
\$25,000 to \$29,999.....	614	-	5	8	10	15	56	79	329	112	-	-	22,000
\$30,000 to \$34,999.....	398	1	3	4	10	11	18	25	146	180	2	-	24,300
\$35,000 to \$39,999.....	165	-	4	-	6	-	7	4	29	107	8	-	28,000
\$40,000 to \$49,999.....	203	-	-	1	1	1	6	4	16	127	47	-	30,600
\$50,000 or more.....	154	-	-	-	4	-	1	-	6	39	75	30	40,500
Not reported.....	66	5	6	5	7	7	13	5	6	7	4	-	15,400
Median.....dollars..	18,800	4,300	7,700	10,200	13,100	15,300	18,600	21,700	26,400	34,700	50,000+	...	...
Other properties.....	1,185	356	219	133	141	87	84	41	62	39	18	4	7,800



Table 9. First Mortgage Loan, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

Acquired by purchase.....	6,819	615	607	653	774	857	923	666	927	612	152	34	14,700
Purchased 1967 to 1971 (part).....	5,707	299	393	527	638	774	844	626	869	573	135	30	15,600
Less than 80 percent.....	1,341	135	128	170	163	150	183	132	161	98	15	5	13,700
80 to 89 percent.....	1,487	43	80	101	134	205	258	179	268	167	46	7	16,700
90 to 94 percent.....	798	14	32	48	77	122	114	108	155	101	20	5	17,300
95 to 99 percent.....	555	4	12	38	63	85	83	62	112	77	16	3	17,200
100 percent or more.....	1,427	90	130	162	191	197	190	139	164	120	34	10	14,200
Not reported.....	100	12	10	8	11	15	16	7	8	9	4	-	13,900
Median.....	89.3	81.4	87.4	88.4	90.6	90.5	88.5	89.5	89.5	90.3	90.7	...	...
Purchased 1960 to 1966.....	542	116	88	64	70	46	58	25	38	23	11	4	10,100
Less than 60 percent.....	183	55	45	21	22	11	7	4	4	10	2	3	7,000
60 to 79 percent.....	170	25	19	22	24	14	21	13	20	5	5	2	12,000
80 to 89 percent.....	76	9	5	11	13	12	13	1	8	3	1	-	12,600
90 to 99 percent.....	50	12	5	3	3	5	10	6	1	4	-	-	13,300
100 percent or more.....	31	9	7	7	2	-	1	1	1	-	3	-	...
Not reported.....	32	6	7	1	5	4	5	-	3	1	-	-	...
Median.....	68.0	59.6	53.4	68.9	67.6	74.2	78.1	...	72.7	...	...	...	...
Purchased 1959 or earlier.....	570	200	126	62	66	37	21	15	20	16	6	-	6,600
Less than 40 percent.....	158	63	43	15	16	8	4	1	6	3	-	-	5,900
40 to 59 percent.....	151	41	36	14	22	12	8	7	3	5	2	-	7,300
60 to 79 percent.....	141	46	31	19	19	5	4	3	7	4	3	-	6,900
80 to 99 percent.....	55	19	7	8	7	6	3	3	1	1	-	-	8,000
100 percent or more.....	20	11	3	-	3	-	1	1	-	1	-	-	...
Not reported.....	44	20	7	5	-	5	1	-	3	1	1	-	5,900
Median.....	53.3	52.7	48.5	58.0	55.4	...	...	...	...	...	...	-	...
Not acquired by purchase.....	73	40	5	7	4	4	5	1	3	-	1	-	...

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	5,707	299	393	527	638	774	844	626	869	573	135	30	15,600
Less than 1.0.....	732	206	169	118	82	54	39	20	22	16	7	-	7,300
1.0 to 1.4.....	1,550	20	110	199	224	277	245	170	178	97	20	9	14,400
1.5 to 1.9.....	1,539	27	38	84	137	229	273	214	312	198	23	4	17,300
2.0 to 2.4.....	785	10	20	41	72	68	131	101	175	118	39	10	18,700
2.5 to 2.9.....	367	7	15	20	29	38	55	47	78	57	20	3	18,600
3.0 to 3.4.....	165	5	3	7	18	20	28	21	17	37	8	1	17,700
3.5 to 3.9.....	59	1	7	3	5	1	8	9	15	7	3	-	18,500
4.0 or more.....	152	5	8	14	28	25	16	15	20	13	7	1	14,500
Not reported or not computed.....	357	17	24	41	42	60	51	30	53	29	9	1	14,700
Median.....	1.6	0.7	1.0	1.3	1.4	1.5	1.7	1.7	1.8	1.8	2.1	...	...
Other properties.....	1,185	356	219	133	141	87	84	41	62	39	18	4	7,800

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	283	19	28	41	49	41	45	31	26	4	-	-	12,800
25 to 34 years.....	2,354	97	129	220	280	382	420	270	364	164	24	3	15,400
35 to 44 years.....	1,945	129	146	153	173	216	250	195	316	275	75	16	16,500
45 to 54 years.....	1,319	170	144	125	159	133	136	117	158	128	42	8	13,600
55 to 64 years.....	643	149	112	79	66	58	55	41	46	23	10	6	9,400
65 years or over.....	236	81	42	30	37	15	7	7	9	7	1	-	7,100
Not reported.....	113	9	13	12	14	16	16	7	12	11	1	1	13,700
Median.....	39	50	45	39	38	35	35	37	37	40	42	...	...

## Race of Principal Owner

White.....	6,086	525	536	560	670	774	804	586	872	578	150	31	14,900
Negro.....	586	111	61	81	89	67	78	52	33	12	1	2	11,100
Other.....	80	3	6	5	8	2	20	12	10	12	1	-	16,800
Not reported.....	140	16	9	13	13	17	27	17	16	10	-	1	15,100

## Sex of Principal Owner

Male.....	6,297	535	527	592	700	791	868	639	888	586	142	29	15,000
Female.....	539	112	82	62	71	60	55	25	38	19	11	4	10,400
Not reported.....	56	7	3	7	8	9	5	3	5	7	-	1	13,400

## Income

Less than \$2,000.....	89	40	12	16	8	8	1	1	1	1	-	-	5,800
\$2,000 to \$3,999.....	216	92	42	32	21	13	4	4	3	6	-	-	5,900
\$4,000 to \$5,999.....	425	115	72	67	71	43	32	12	11	4	-	-	8,400
\$6,000 to \$7,999.....	718	151	106	117	100	83	70	56	25	5	3	-	9,600
\$8,000 to \$9,999.....	922	80	126	147	169	153	132	52	51	10	3	-	11,500
\$10,000 to \$12,499.....	1,359	85	119	136	173	221	240	155	168	57	3	1	14,300
\$12,500 to \$14,999.....	872	46	40	58	79	120	180	122	175	50	1	-	16,200
\$15,000 to \$19,999.....	1,072	13	36	34	83	122	160	161	269	175	17	2	18,800
\$20,000 to \$24,999.....	423	5	19	6	13	20	38	46	99	142	32	1	23,100
\$25,000 to \$34,999.....	255	-	3	3	10	14	15	20	53	89	42	6	26,000
\$35,000 or more.....	144	-	3	1	1	-	7	6	16	46	41	23	33,200
Not reported.....	397	27	35	42	51	63	49	31	60	27	11	1	14,200
Median.....dollars..	11,600	6,900	8,900	9,000	9,900	11,100	12,100	13,300	15,000	19,600	27,900	...	...
Mean.....dollars..	13,100	7,200	9,300	9,200	10,500	11,400	12,900	14,000	15,900	21,400	33,500	...	...

Table 10. First Mortgage Loan as Percent of Purchase Price, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	First mortgage loan as percent of purchase price											Median
	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	
Total 1-housing-unit mortgaged properties.....	7,317	222	208	414	738	1,321	1,434	815	998	1,090	78	85
MORTGAGE CHARACTERISTICS												
First Mortgage Loan												
Less than \$5,000.....	357	70	22	33	35	27	41	27	13	83	7	75
\$5,000 to \$7,499.....	477	67	17	30	45	59	66	39	44	103	6	82
\$7,500 to \$9,999.....	704	29	38	45	70	109	95	82	110	121	5	86
\$10,000 to \$12,499.....	916	27	39	61	101	145	147	76	149	159	12	85
\$12,500 to \$14,999.....	1,061	5	27	55	80	192	215	95	205	178	8	87
\$15,000 to \$17,499.....	1,098	10	16	50	129	188	215	129	208	140	13	86
\$17,500 to \$19,999.....	802	1	12	25	66	153	184	115	142	98	5	87
\$20,000 to \$24,999.....	1,042	3	16	40	104	227	268	156	92	128	8	84
\$25,000 to \$29,999.....	467	3	7	29	54	96	125	69	30	49	5	83
\$30,000 to \$39,999.....	292	7	9	26	37	98	56	24	5	24	5	76
\$40,000 to \$49,999.....	69	1	3	8	11	19	20	1	-	4	3	75
\$50,000 or more.....	32	-	1	10	8	7	1	1	-	4	-	...
Median.....dollars..	15,300	6,500	11,700	14,100	15,700	16,600	16,700	16,700	14,700	13,600	15,000	...
Mean.....dollars..	16,200	8,100	13,200	16,400	16,700	17,900	17,500	16,800	14,800	14,900	16,300	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	143	18	21	14	22	16	18	8	4	24	-	68
5.0 percent.....	108	5	1	8	3	10	20	14	18	28	1	92
5.1 to 5.9 percent.....	788	29	39	66	139	162	159	69	56	57	12	77
6.0 percent.....	1,463	47	44	87	137	243	252	149	262	228	15	86
6.1 to 6.4 percent.....	212	1	9	19	22	54	51	10	21	23	3	80
6.5 to 6.9 percent.....	1,100	19	28	59	106	198	218	145	176	140	12	86
7.0 percent.....	878	35	20	49	121	204	182	80	55	127	5	80
7.1 to 7.4 percent.....	229	3	2	20	21	61	66	24	13	20	-	81
7.5 to 7.9 percent.....	1,150	26	17	41	82	208	209	152	192	205	17	89
8.0 percent.....	515	28	15	30	52	83	115	56	54	78	3	84
8.1 to 8.4 percent.....	64	3	-	6	6	17	21	3	3	5	-	79
8.5 to 8.9 percent.....	581	3	11	15	25	56	96	92	140	136	7	94
9.0 percent.....	37	1	1	-	1	4	10	9	3	7	1	90
9.1 to 9.9 percent.....	21	1	-	-	1	5	9	3	-	1	-	...
10.0 percent or more.....	29	3	-	1	-	-	8	1	2	12	1	...
Median.....	6.9	6.8	6.0	6.7	6.8	6.9	6.9	7.0	6.9	7.0	6.9	...
Variable Interest Rate on First Mortgage												
Yes.....	787	31	23	47	105	208	202	84	28	48	11	78
No.....	6,526	191	184	367	632	1,112	1,231	731	970	1,042	67	86
Not reported.....	4	-	-	-	1	1	1	-	-	-	-	...
Term of First Mortgage												
Less than 8 years.....	269	37	15	29	29	38	25	22	11	56	6	75
8 to 12 years.....	448	50	29	39	54	45	71	42	26	85	7	80
13 to 17 years.....	458	34	13	35	72	83	87	37	23	71	3	78
18 to 22 years.....	1,150	51	66	103	168	277	212	77	90	92	15	76
23 to 27 years.....	1,924	30	58	132	251	513	483	168	140	136	14	79
28 to 32 years.....	2,854	16	23	70	156	339	511	437	679	591	32	93
33 to 37 years.....	119	-	-	1	4	20	19	19	14	40	1	93
38 years or more.....	22	-	-	-	-	-	7	7	3	5	-	...
No stated term.....	73	3	4	4	5	7	19	6	12	14	-	87
Median.....	26.3	16.2	21.4	22.9	23.8	25.0	26.2	28.6	29.4	28.8	26.0	...
Total Mortgage Loan as Percent of Purchase Price												
Less than 40 percent.....	209	209	-	-	-	-	-	-	-	-	-	20
40 to 49 percent.....	193	1	191	-	-	-	-	-	-	-	-	44
50 to 59 percent.....	370	-	1	368	-	-	-	-	-	-	-	54
60 to 69 percent.....	676	5	1	5	664	-	-	-	-	-	-	64
70 to 79 percent.....	1,198	6	5	11	8	1,169	-	-	-	-	-	74
80 to 89 percent.....	1,479	-	6	10	38	70	1,354	-	-	-	-	84
90 to 94 percent.....	913	1	1	7	13	45	40	805	-	-	-	92
95 to 99 percent.....	1,034	-	-	4	7	16	20	3	984	-	-	97
100 percent or more.....	1,169	-	2	7	8	21	20	8	14	1,090	-	100+
Not reported.....	78	-	-	-	-	-	-	-	-	-	78	...
Median.....	86	21	45	55	65	75	85	92	97	100+	-	...
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	6,883	215	201	391	701	1,259	1,386	757	922	980	72	84
Delinquent (30 days or more).....	375	5	4	20	28	49	38	47	72	106	5	94
1 to 3 payments.....	299	2	4	18	22	44	32	40	52	81	5	93
4 or more payments.....	75	2	-	3	7	5	7	6	20	25	-	96
Foreclosure in process.....	27	1	-	-	2	1	-	1	14	8	-	...
Foreclosure not in process.....	48	1	-	3	5	4	7	5	7	17	-	95
Not reported.....	57	3	3	1	9	13	9	12	4	3	-	79
No regular payments required.....	3	-	-	1	-	-	-	-	-	1	-	...



Table 10. First Mortgage Loan as Percent of Purchase Price, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	First mortgage loan as percent of purchase price											Median
	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Con.												
Selected Monthly Housing Costs												
Acquired before 1970.....	5,183	154	138	285	541	974	1,039	571	712	712	56	84
Less than \$50.....	9	1	-	-	-	-	4	1	-	2	1	...
\$50 to \$59.....	14	1	-	-	1	1	-	1	1	7	-	...
\$60 to \$69.....	13	1	-	-	-	-	3	-	2	6	-	...
\$70 to \$79.....	29	4	3	3	4	1	1	3	3	7	-	...
\$80 to \$89.....	70	7	4	1	6	5	11	3	9	23	1	90
\$90 to \$99.....	95	12	2	6	4	11	7	13	17	22	1	91
\$100 to \$119.....	328	12	3	17	27	38	59	40	53	79	-	90
\$120 to \$149.....	638	18	19	30	59	88	99	76	122	126	1	90
\$150 to \$174.....	658	17	17	28	57	108	134	71	120	107	-	87
\$175 to \$199.....	744	15	19	41	76	132	146	73	143	92	7	85
\$200 to \$224.....	611	22	9	40	49	120	135	71	86	78	1	84
\$225 to \$249.....	428	5	6	12	44	104	112	63	51	30	3	83
\$250 to \$274.....	336	7	6	20	39	81	68	48	32	33	3	81
\$275 to \$299.....	255	5	7	16	34	55	66	34	14	23	2	81
\$300 or more.....	685	16	33	56	113	193	166	55	18	34	1	76
Not reported.....	268	9	9	15	29	37	30	20	42	43	35	85
Median.....dollars..	195	174	195	205	211	217	207	198	176	164	...	...
Acquired 1970 and 1971 (part).....	2,135	69	70	129	197	347	395	244	285	378	21	86
PROPERTY CHARACTERISTICS												
Year Built												
1969 and 1970 (part).....	746	28	27	29	73	137	153	72	99	123	5	85
1967 and 1968.....	1,114	32	34	79	114	230	248	115	133	116	13	82
1965 and 1966.....	432	10	10	26	48	86	108	64	41	37	3	83
1960 to 1964.....	948	21	24	59	107	179	183	125	130	111	9	84
1950 to 1959.....	1,774	69	52	95	174	300	329	179	280	283	13	85
1940 to 1949.....	668	20	14	40	60	105	141	72	103	110	3	86
1939 or earlier.....	1,403	35	39	71	142	252	243	165	180	266	10	86
Not reported.....	233	7	9	14	19	33	28	25	31	44	23	88
Purchase Price												
Less than \$5,000.....	180	4	2	7	14	11	32	17	10	83	-	96
\$5,000 to \$7,499.....	291	9	9	21	20	28	34	36	31	103	-	93
\$7,500 to \$9,999.....	443	3	7	13	18	55	64	61	100	121	-	94
\$10,000 to \$12,499.....	627	13	8	12	50	69	103	69	142	160	-	94
\$12,500 to \$14,999.....	765	11	9	22	46	93	116	84	209	176	-	95
\$15,000 to \$17,499.....	823	27	12	25	52	123	170	95	180	140	-	90
\$17,500 to \$19,999.....	859	23	18	30	64	141	204	116	167	97	-	87
\$20,000 to \$24,999.....	1,282	30	34	72	139	292	279	194	114	129	-	82
\$25,000 to \$29,999.....	776	24	29	55	107	195	198	86	34	48	-	78
\$30,000 to \$34,999.....	504	25	22	39	84	127	137	40	9	21	-	76
\$35,000 to \$39,999.....	225	14	15	27	52	57	45	11	1	4	-	70
\$40,000 to \$49,999.....	271	14	19	39	59	96	36	5	-	4	-	70
\$50,000 or more.....	195	26	26	53	34	36	15	1	-	4	-	58
Not reported.....	78	-	-	-	-	-	-	-	-	-	78	-
Median.....dollars..	18,900	23,600	26,100	25,500	23,800	22,400	19,900	18,500	15,100	13,600	...	...
OWNER CHARACTERISTICS												
Race of Principal Owner												
White.....	6,562	204	192	387	695	1,251	1,333	714	826	908	52	83
Negro.....	511	10	8	13	16	25	61	69	145	156	8	96
Other.....	80	1	4	6	9	15	14	15	10	4	1	82
Not reported.....	164	7	4	7	18	30	26	18	16	22	17	82
Sex of Principal Owner												
Male.....	6,704	186	175	354	688	1,222	1,339	765	913	996	65	85
Female.....	548	35	30	49	47	92	86	39	79	86	4	82
Not reported.....	66	1	2	11	3	7	9	11	6	8	9	84
Income												
Less than \$2,000.....	62	3	1	8	9	5	7	8	8	13	-	86
\$2,000 to \$3,999.....	184	17	3	5	18	13	18	27	31	52	-	93
\$4,000 to \$5,999.....	422	23	7	19	35	53	69	40	68	106	4	90
\$6,000 to \$7,999.....	715	26	14	41	59	107	98	75	132	157	5	90
\$8,000 to \$9,999.....	934	27	13	31	76	125	170	106	178	204	5	91
\$10,000 to \$12,499.....	1,488	35	36	61	131	256	309	167	245	245	4	87
\$12,500 to \$14,999.....	963	22	31	44	99	170	229	113	138	117	-	85
\$15,000 to \$19,999.....	1,243	18	43	77	130	295	291	166	120	105	-	82
\$20,000 to \$24,999.....	460	15	21	39	72	111	112	49	14	27	-	77
\$25,000 to \$34,999.....	288	6	16	39	56	82	53	17	8	11	1	73
\$35,000 or more.....	151	20	7	32	21	37	17	8	3	5	2	67
Not reported.....	407	11	17	19	32	67	63	39	54	50	57	84
Median.....dollars..	11,900	10,700	14,300	14,400	13,100	13,500	12,700	12,000	10,600	9,900	...	...
Mean.....dollars..	13,400	16,100	16,100	17,400	15,000	15,000	13,700	12,600	11,000	10,300	...	...

Table 11. Value, 1-Unit Homeowner Mortgaged Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
1-housing-unit mortgaged properties.....	19,099	184	550	851	1,482	1,267	2,156	1,799	3,163	4,193	1,955	843	656	21,500
MORTGAGE CHARACTERISTICS														
Number of Mortgages														
1.....	18,120	176	528	820	1,413	1,210	2,082	1,702	2,996	3,935	1,835	791	632	21,400
2.....	957	7	21	30	68	56	71	96	166	252	116	50	24	23,500
3 or more.....	23	-	1	1	1	1	3	1	1	7	4	1	-	...
Form of Debt of First Mortgage														
Mortgage or deed of trust.....	18,137	145	468	738	1,354	1,179	2,016	1,723	3,042	4,087	1,928	831	627	21,900
Contract to purchase.....	962	39	82	113	129	88	140	76	121	107	27	12	29	15,300
Holder's Acquisition of First Mortgage														
Originated by holder.....	13,406	159	426	628	965	725	1,397	1,122	2,111	3,066	1,580	737	490	22,500
Purchased from present servicer.....	3,926	19	55	138	347	407	561	489	751	749	241	61	108	19,500
Purchased from someone else.....	1,491	5	51	62	151	119	167	166	269	321	97	31	51	20,000
Not reported.....	276	1	17	22	19	15	31	23	32	57	37	14	8	20,900
First Mortgage Outstanding Debt as Percent of Value														
Less than 20 percent.....	2,548	39	122	156	250	138	260	230	367	557	264	164	-	21,100
20 to 29 percent.....	1,731	21	64	102	135	97	177	123	266	393	235	118	-	22,700
30 to 39 percent.....	1,992	14	53	81	147	122	207	162	305	443	307	150	-	23,400
40 to 49 percent.....	2,471	15	56	77	148	138	264	221	409	660	323	159	-	23,900
50 to 59 percent.....	2,718	16	52	82	170	154	285	272	483	734	346	124	-	23,400
60 to 69 percent.....	2,720	14	58	96	175	166	342	276	537	684	286	84	-	22,200
70 to 79 percent.....	1,982	23	40	82	159	151	278	231	401	445	140	34	-	20,400
80 to 89 percent.....	1,256	16	33	75	134	126	192	169	268	196	42	5	-	18,300
90 to 99 percent.....	843	14	57	82	128	151	124	97	118	64	7	1	-	14,800
100 percent or more.....	182	12	14	18	36	22	27	19	8	18	4	4	-	13,800
Not reported.....	656	-	-	-	-	-	-	-	-	-	-	-	656	-
Median.....	51	51	46	51	53	58	55	56	54	50	45	39	-	...
Total Outstanding Debt as Percent of Value														
Less than 20 percent.....	2,496	35	117	155	245	134	258	225	362	550	256	160	-	21,100
20 to 29 percent.....	1,690	21	61	100	127	96	171	121	258	384	236	114	-	22,900
30 to 39 percent.....	1,955	14	49	77	146	119	203	161	304	435	298	149	-	23,400
40 to 49 percent.....	2,400	19	58	72	140	128	255	207	397	644	318	162	-	24,000
50 to 59 percent.....	2,636	16	54	77	177	153	283	263	462	705	330	116	-	23,200
60 to 69 percent.....	2,715	14	61	99	177	164	345	283	528	667	288	90	-	22,000
70 to 79 percent.....	2,110	23	41	87	158	160	284	243	427	491	160	37	-	20,700
80 to 89 percent.....	1,340	16	36	74	141	128	197	174	290	221	55	8	-	18,600
90 to 99 percent.....	881	14	57	85	133	155	128	101	123	73	10	3	-	14,900
100 percent or more.....	219	12	17	24	38	29	32	20	13	24	5	4	-	14,000
Not reported.....	656	-	-	-	-	-	-	-	-	-	-	-	656	-
Median.....	52	51	48	52	54	60	56	57	55	51	45	39	-	...
MORTGAGE PAYMENTS AND OTHER EXPENSES														
Selected Monthly Housing Costs														
Acquired before 1970.....	16,956	145	464	749	1,310	1,105	1,914	1,587	2,830	3,693	1,770	755	635	21,600
Less than \$50.....	54	19	12	4	6	2	3	3	1	-	-	-	4	6,300
\$50 to \$59.....	71	12	29	11	6	4	3	-	-	-	-	-	5	6,800
\$60 to \$69.....	108	9	29	21	18	7	7	1	5	1	-	-	9	8,900
\$70 to \$79.....	191	13	49	37	39	14	9	8	8	1	1	-	11	9,300
\$80 to \$89.....	335	26	80	53	76	31	31	11	6	3	-	-	20	10,000
\$90 to \$99.....	506	20	53	117	127	48	60	28	24	9	-	-	19	11,100
\$100 to \$119.....	1,506	20	94	203	375	248	256	104	101	45	6	1	52	12,900
\$120 to \$149.....	2,940	15	53	159	358	411	699	436	447	232	33	7	91	16,500
\$150 to \$174.....	2,537	-	16	43	126	158	426	444	711	448	81	9	75	20,100
\$175 to \$199.....	2,242	1	6	13	50	62	192	283	710	755	122	8	38	23,500
\$200 to \$224.....	1,667	-	2	13	22	26	79	132	381	771	180	25	36	27,100
\$225 to \$249.....	1,078	-	1	5	5	15	31	46	191	508	235	23	17	29,700
\$250 to \$274.....	797	-	-	3	3	5	19	22	64	369	263	30	20	32,400
\$275 to \$299.....	566	-	-	3	1	5	7	14	31	201	241	55	8	36,000
\$300 or more.....	1,421	-	-	-	4	3	9	4	44	212	557	574	13	46,500
Not reported.....	937	9	38	64	92	66	84	50	105	135	52	24	218	17,800
Median.....dollars..	172	85	92	109	117	132	143	159	177	209	269	300+	149	...
Acquired 1970 and 1971 (part)....	2,143	39	86	103	173	161	242	213	334	501	185	87	21	20,700



Table 11. Value, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued														
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	16,956	145	464	749	1,310	1,105	1,914	1,587	2,830	3,693	1,770	755	635	21,600
Less than \$10.....	2,028	18	103	144	237	186	330	144	271	352	166	75	-	17,500
\$10 to \$14.....	2,611	16	80	124	243	185	336	266	441	524	271	124	-	20,600
\$15 to \$19.....	3,292	14	57	110	239	238	372	364	616	772	363	146	-	22,000
\$20 to \$24.....	3,112	19	47	118	177	162	314	302	584	834	396	161	-	23,600
\$25 to \$29.....	2,013	13	43	65	134	117	193	215	387	503	244	97	-	22,900
\$30 to \$39.....	1,784	14	32	83	116	102	189	171	320	442	217	98	-	22,900
\$40 to \$49.....	623	10	21	32	49	43	75	61	91	148	60	33	-	21,100
\$50 to \$59.....	210	6	9	15	33	17	25	17	28	34	19	7	-	17,500
\$60 or more.....	243	15	20	15	35	20	32	20	38	36	12	1	-	16,400
Not reported or not computed.....	1,039	19	52	43	46	33	48	27	54	47	22	13	635	15,400
Median.....dollars..	20	23	16	18	18	18	18	20	20	21	20	20	-	...
Acquired 1970 and 1971 (part)....	2,143	39	86	103	173	161	242	213	334	501	185	87	21	20,700
Selected Annual Housing Costs as Percent of Income														
Acquired before 1970.....	16,956	145	464	749	1,310	1,105	1,914	1,587	2,830	3,693	1,770	755	635	21,600
Less than 5 percent.....	39	-	-	1	4	3	5	4	4	7	6	5	-	23,100
5 to 9 percent.....	1,137	16	44	76	104	91	135	89	186	202	103	78	14	20,200
10 to 14 percent.....	4,083	27	106	189	379	310	513	428	693	815	371	183	70	20,400
15 to 19 percent.....	4,107	25	94	139	242	253	484	413	779	988	462	161	68	22,400
20 to 24 percent.....	2,589	17	51	92	151	132	294	242	442	640	343	131	54	23,300
25 to 29 percent.....	1,337	11	30	53	74	86	134	106	215	373	157	68	29	23,700
30 to 34 percent.....	604	5	16	20	64	42	63	54	89	126	79	26	20	21,500
35 to 39 percent.....	368	7	19	19	21	34	28	40	57	77	41	12	12	20,900
40 to 49 percent.....	349	4	20	30	37	24	32	34	46	75	28	12	9	19,300
50 percent or more.....	486	12	18	38	56	23	47	54	72	86	37	20	22	19,200
Not reported or not computed.....	1,858	21	65	92	178	108	180	124	246	303	145	60	337	19,900
Median.....	17	18	17	17	16	16	17	17	17	18	18	17	19	...
Acquired 1970 and 1971 (part)....	2,143	39	86	103	173	161	242	213	334	501	185	87	21	20,700
PROPERTY CHARACTERISTICS														
Source of Downpayment														
Purchased 1965 to 1971 (part)....	10,251	125	289	430	720	636	1,105	926	1,701	2,431	1,159	504	225	22,300
Sale of previous home.....	2,521	1	31	35	70	80	144	148	363	821	529	261	38	29,500
Sales of other real property or other investments.....	284	-	4	3	10	11	24	20	48	86	41	37	1	27,600
Savings.....	4,514	53	115	210	326	316	548	468	865	1,027	385	137	64	21,100
Borrowing other than a mortgage on this property.....	827	11	39	42	75	66	103	77	133	158	84	31	8	19,900
Gift.....	175	1	4	4	19	12	27	15	30	45	13	4	1	20,700
Land on which structure was built.....	150	3	5	4	11	4	17	9	26	36	24	7	5	23,800
Other.....	134	2	5	7	16	12	14	16	24	26	8	3	1	19,100
No downpayment required.....	929	43	49	85	112	90	144	107	136	116	26	3	17	16,300
Not reported.....	717	11	37	41	82	46	83	65	77	117	50	21	88	18,100
Other properties.....	8,848	59	261	421	762	631	1,051	873	1,462	1,762	796	339	431	20,500
Year Built														
1969 and 1970 (part).....	756	-	4	8	9	26	43	72	126	242	154	66	5	28,600
1967 and 1968.....	1,141	4	6	5	20	30	63	59	213	368	268	92	15	29,500
1965 and 1966.....	1,264	7	10	6	36	30	83	71	222	422	222	111	43	28,400
1960 to 1964.....	3,194	12	24	44	119	130	288	314	621	892	452	184	114	24,900
1950 to 1959.....	6,219	36	82	194	453	490	784	742	1,177	1,340	550	191	180	21,000
1940 to 1949.....	2,101	25	98	136	224	211	304	211	309	368	107	41	68	17,700
1939 or earlier.....	3,867	87	301	404	559	305	530	280	451	497	185	144	124	16,000
Not reported.....	558	12	26	55	63	45	61	50	45	64	17	14	107	16,000
Rooms														
4 rooms or less.....	1,391	78	168	182	218	157	209	101	120	70	16	6	66	12,800
5 rooms.....	5,004	50	169	265	533	509	809	685	946	734	102	15	186	17,800
6 rooms.....	5,790	30	137	221	410	392	667	616	1,197	1,469	419	71	162	21,400
7 rooms.....	3,273	14	43	93	162	124	278	224	550	1,062	524	126	73	26,100
8 rooms.....	1,935	5	15	50	93	42	105	97	225	519	517	229	37	31,100
9 rooms or more.....	1,445	3	12	27	43	29	73	58	100	312	368	390	31	37,100
Not reported.....	262	4	6	12	22	16	15	19	24	29	8	6	101	18,300
Median.....	6.0	4.7	5.1	5.3	5.4	5.4	5.5	5.6	5.9	6.3	7.3	8.3	5.6	...

Table 11. Value, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

United States	Value													Median (dollars)
		Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
	Total													
PROPERTY CHARACTERISTICS--Continued														
Purchase Price as Percent of Value														
Acquired by purchase.....	18,942	180	531	837	1,464	1,261	2,141	1,788	3,150	4,170	1,947	836	639	21,500
Purchased 1967 to 1971 (part).....	7,451	109	208	324	507	483	791	680	1,240	1,774	847	378	110	22,300
Less than 80 percent.....	1,723	29	57	71	107	92	168	112	258	469	244	117	-	24,400
80 to 89 percent.....	1,912	12	23	67	84	77	188	177	364	538	267	116	-	24,500
90 to 94 percent.....	1,071	4	20	26	45	57	120	128	210	284	126	51	-	23,200
95 to 99 percent.....	791	-	8	17	51	67	97	87	154	179	103	29	-	22,200
100 percent or more.....	1,828	65	99	141	220	190	216	175	252	303	103	64	-	17,300
Not reported.....	125	-	1	1	-	-	3	-	3	-	4	-	110	...
Median.....	90	100.0+	97	94	96	96	91	91	89	87	86	86	-	...
Purchased 1960 to 1966.....	7,215	33	200	295	532	464	813	648	1,202	1,597	758	320	353	21,900
Less than 60 percent.....	987	8	32	47	79	33	85	61	129	257	159	97	-	25,800
60 to 79 percent.....	2,935	12	45	79	134	160	323	275	580	817	381	128	-	23,800
80 to 89 percent.....	1,667	1	27	60	134	127	218	215	324	345	161	56	-	20,800
90 to 99 percent.....	728	3	30	42	91	80	129	64	115	125	33	16	-	17,300
100 percent or more.....	446	9	64	64	83	55	44	30	36	35	11	14	-	12,600
Not reported.....	451	-	1	3	11	8	14	4	17	18	14	8	353	22,200
Median.....	76	...	88	83	83	82	79	78	75	73	71	69	-	...
Purchased 1959 or earlier.....	4,276	38	123	218	425	314	537	460	708	799	342	138	176	19,700
Less than 40 percent.....	483	6	23	39	39	22	48	46	66	93	61	39	-	21,300
40 to 59 percent.....	1,094	6	24	29	60	46	99	109	201	347	128	46	-	24,400
60 to 79 percent.....	1,494	6	36	45	127	126	233	192	329	251	104	45	-	19,800
80 to 99 percent.....	763	6	15	48	139	95	131	105	94	88	36	7	-	16,500
100 percent or more.....	204	12	24	48	51	17	19	4	10	12	7	-	-	10,900
Not reported.....	239	1	1	9	9	8	7	4	7	9	5	1	176	15,700
Median.....	65	80	67	76	77	73	70	67	65	57	56	52	-	...
Not acquired by purchase.....	158	4	19	15	19	5	14	11	13	23	9	7	17	16,500
OWNER CHARACTERISTICS														
Age of Principal Owner														
Less than 25 years.....	374	10	19	27	37	38	61	52	54	68	7	-	1	17,300
25 to 34 years.....	4,116	30	90	153	299	352	542	451	854	910	294	69	73	20,600
35 to 44 years.....	5,662	34	136	200	386	326	607	500	946	1,356	699	308	163	23,000
45 to 54 years.....	5,136	48	120	227	366	305	521	438	856	1,159	606	299	190	22,600
55 to 64 years.....	2,575	29	120	146	243	175	299	262	306	521	275	106	92	19,700
65 years or over.....	930	28	61	75	115	55	98	82	112	144	57	50	53	17,700
Not reported.....	307	5	5	22	35	16	29	14	35	35	17	11	84	17,700
Median.....	44	48	47	46	45	42	43	43	42	43	45	46	48	...
Race of Principal Owner														
White.....	17,266	136	431	694	1,239	1,116	1,948	1,640	2,919	3,968	1,854	817	504	22,000
Negro.....	1,251	41	105	138	196	121	171	108	157	107	37	4	67	14,800
Other.....	203	1	5	7	10	9	14	16	29	55	33	10	11	25,500
Not reported.....	380	5	8	13	37	20	23	35	58	63	31	11	75	21,000
Sex of Principal Owner														
Male.....	17,133	152	454	714	1,297	1,106	1,931	1,607	2,868	3,884	1,829	775	516	21,800
Female.....	1,806	30	90	134	175	148	212	177	270	288	117	58	109	18,400
Not reported.....	161	3	7	3	11	13	13	15	26	21	9	9	32	20,100
Income														
Less than \$2,000.....	222	13	31	37	39	18	16	21	15	19	4	1	8	11,700
\$2,000 to \$3,999.....	580	41	76	67	106	53	61	44	60	31	11	-	31	12,100
\$4,000 to \$5,999.....	1,032	42	111	110	161	118	128	106	100	89	14	8	45	14,000
\$6,000 to \$7,999.....	1,709	35	116	184	221	175	276	179	210	199	45	4	64	15,800
\$8,000 to \$9,999.....	2,286	25	82	159	305	247	396	249	359	336	62	10	57	16,900
\$10,000 to \$12,499.....	3,734	11	62	156	317	295	540	469	736	816	213	34	85	19,900
\$12,500 to \$14,999.....	2,563	8	29	60	143	179	292	303	562	713	209	32	33	22,200
\$15,000 to \$19,999.....	3,276	-	9	39	90	102	271	261	730	1,050	571	109	43	26,100
\$20,000 to \$24,999.....	1,353	-	1	5	14	23	48	67	169	499	366	153	8	31,900
\$25,000 to \$34,999.....	805	-	-	1	6	3	22	22	74	196	260	209	11	39,200
\$35,000 or more.....	437	-	-	1	3	1	3	6	11	55	113	243	1	50,000+
Not reported.....	1,101	8	31	32	77	53	103	72	137	191	87	39	270	21,400
Median.....dollars..	12,100	5,600	6,700	8,100	9,100	10,000	10,700	11,400	12,600	14,300	18,300	27,400	9,600	...
Mean.....dollars..	13,700	5,900	6,900	8,400	9,300	10,000	11,000	11,800	13,200	15,100	19,600	31,700	10,100	...



Table 12. Value, 1-Unit Homeowner Nonmortgaged Properties: 1971

[Number of nonmortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
1-housing-unit nonmortgaged properties.....	12,045	854	1,292	1,014	1,578	722	1,327	776	1,298	1,403	671	368	743	15,400
RECURRING EXPENSES														
Selected Monthly Housing Costs														
Acquired before 1970.....	11,604	814	1,216	972	1,549	697	1,279	749	1,246	1,360	658	348	716	15,400
Less than \$50.....	3,628	632	797	533	620	192	344	112	110	78	14	1	195	8,900
\$50 to \$59.....	1,497	41	129	144	320	149	257	148	148	81	15	3	63	13,900
\$60 to \$69.....	1,205	11	69	99	187	104	221	121	210	108	16	12	47	16,200
\$70 to \$79.....	957	10	27	47	104	82	146	95	197	168	47	4	32	18,800
\$80 to \$89.....	779	3	16	18	81	46	86	65	151	215	63	8	27	22,000
\$90 to \$99.....	518	4	4	14	25	14	53	52	115	146	54	15	23	23,500
\$100 to \$119.....	717	1	5	6	22	20	46	48	136	247	135	26	27	27,500
\$120 to \$149.....	505	-	1	4	15	4	19	23	51	157	160	54	17	33,100
\$150 to \$174.....	177	-	1	-	4	3	5	1	19	36	60	38	9	38,600
\$175 to \$199.....	92	-	-	-	1	-	3	1	5	11	25	40	4	47,700
\$200 to \$224.....	67	-	-	-	-	2	-	-	4	11	12	30	8	48,700
\$225 to \$249.....	26	-	-	-	1	-	1	-	1	4	3	14	1	...
\$250 to \$274.....	27	-	-	-	-	-	-	-	-	4	3	19	-	...
\$275 to \$299.....	20	-	-	-	-	-	-	-	-	-	3	18	-	...
\$300 or more.....	38	-	-	-	-	-	-	-	-	1	-	35	1	26,000
Not reported.....	1,350	112	165	109	168	82	100	82	99	93	50	31	261	12,400
Median.....dollars..	60	28	33	40	52	57	59	66	75	89	114	173	55	...
Acquired 1970 and 1971 (part)....	441	40	76	42	29	25	47	27	52	43	13	20	27	14,500
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	11,604	814	1,216	972	1,549	697	1,279	749	1,246	1,360	658	348	716	15,400
Less than \$10.....	1,754	122	239	180	320	101	246	86	153	170	87	52	-	12,900
\$10 to \$14.....	1,722	91	169	169	239	106	233	137	201	221	101	57	-	15,900
\$15 to \$19.....	1,788	82	136	159	229	112	216	142	223	270	150	70	-	17,000
\$20 to \$24.....	1,551	63	113	103	189	109	188	126	222	276	115	48	-	17,700
\$25 to \$29.....	1,113	66	119	68	134	79	118	70	166	153	99	41	-	16,900
\$30 to \$39.....	995	68	126	93	135	67	101	74	119	125	44	42	-	15,200
\$40 to \$49.....	395	33	43	31	86	21	31	26	51	46	14	14	-	13,200
\$50 to \$59.....	149	27	21	18	25	11	10	8	17	7	3	3	-	10,900
\$60 or more.....	214	61	38	19	28	13	25	7	13	10	-	1	-	8,600
Not reported or not computed.....	1,922	201	213	133	164	78	112	74	82	83	45	20	716	10,800
Median.....dollars..	18	20	18	17	17	19	17	19	20	19	18	18	-	...
Acquired 1970 and 1971 (part)....	441	40	76	42	29	25	47	27	52	43	13	20	27	14,500
Selected Annual Housing Costs as Percent of Income														
Acquired before 1970.....	11,604	814	1,216	972	1,549	697	1,297	749	1,246	1,360	658	348	716	15,400
Less than 5 percent.....	931	64	109	70	139	53	98	56	94	116	71	43	16	15,500
5 to 9 percent.....	3,370	174	307	296	461	223	455	226	412	445	203	94	75	16,000
10 to 14 percent.....	1,947	142	195	162	250	104	195	117	228	275	139	73	67	16,100
15 to 19 percent.....	1,061	77	122	95	133	58	130	68	128	108	54	29	58	15,300
20 to 24 percent.....	643	63	65	49	87	45	66	47	68	73	31	12	38	14,700
25 to 29 percent.....	412	35	61	39	66	26	35	31	37	42	16	10	16	12,400
30 to 34 percent.....	260	31	34	24	36	23	31	13	22	25	7	3	14	12,400
35 to 39 percent.....	191	14	21	17	38	12	13	12	18	21	5	7	12	12,400
40 to 49 percent.....	244	17	31	10	40	18	42	15	26	18	8	5	14	14,900
50 percent or more.....	337	22	35	38	47	15	37	20	36	44	19	3	21	15,100
Not reported or not computed.....	2,207	175	236	171	252	122	177	146	180	193	104	70	384	14,100
Median.....	11	12	11	11	10	10	9	10	10	10	10	10	15	...
Acquired 1970 and 1971 (part)....	441	40	65	42	29	25	47	27	52	43	13	20	27	14,500
PROPERTY CHARACTERISTICS														
Source of Downpayment														
Purchased 1965 to 1971 (part)....	1,679	143	167	131	159	87	153	106	195	230	150	94	64	17,000
Sale of previous home.....	559	12	27	24	42	34	54	50	84	98	78	39	17	21,700
Sale of other real property or other investments.....	70	6	2	3	7	3	7	6	3	16	9	9	1	22,800
Savings.....	593	49	63	63	66	33	52	26	71	77	42	31	19	15,600
Borrowing other than mortgage on this property.....	69	11	9	6	7	6	8	3	7	7	1	4	1	13,100
Gift.....	12	1	2	-	-	-	-	3	1	-	3	-	2	...
Land on which structure was built.....	10	2	1	1	-	-	-	-	4	2	-	-	-	...
Other.....	28	5	2	1	4	-	4	3	-	4	3	1	-	...
No downpayment required.....	53	9	11	10	1	1	4	1	7	4	-	3	2	8,900
Not reported.....	285	47	49	23	32	11	24	16	19	22	14	7	22	11,000
Other properties.....	10,366	711	1,125	883	1,419	635	1,174	670	1,103	1,173	521	274	679	15,200
Year Built														
1969 and 1970 (part).....	136	4	9	4	1	1	14	11	18	28	24	15	6	25,800
1967 and 1968.....	195	7	7	8	1	8	12	13	34	35	36	24	9	25,500
1965 and 1966.....	212	13	9	7	16	5	19	14	22	49	31	16	10	24,000
1960 to 1964.....	665	15	34	13	46	25	66	61	110	118	106	44	27	22,700
1950 to 1959.....	2,582	95	115	137	232	161	296	207	412	499	220	100	110	19,900
1940 to 1949.....	1,943	137	191	159	264	141	226	142	208	232	89	48	106	15,300
1939 or earlier.....	5,760	542	848	636	951	342	648	290	456	406	147	104	391	11,700
Not reported.....	553	41	80	50	67	39	45	38	39	36	18	16	84	12,400

## United States

## PROPERTY CHARACTERISTICS--Continued

Rooms	Value													Median (dollars)
4 rooms or less.....	2,037	390	367	245	263	130	202	98	125	71	8	4	134	9,500
5 rooms.....	3,389	252	391	306	477	239	407	250	405	358	94	19	192	14,300
6 rooms.....	3,390	134	300	266	460	201	403	243	452	480	197	69	186	16,500
7 rooms.....	1,531	33	120	96	189	89	175	95	167	252	178	62	76	18,200
8 rooms.....	797	16	61	52	95	31	67	53	72	120	112	62	53	19,800
9 rooms or more.....	628	9	26	27	62	21	52	22	63	102	64	143	37	26,300
Not reported.....	272	21	28	22	30	12	20	14	14	20	17	10	65	13,000
Median.....	5.6	4.6	5.1	5.3	5.5	5.4	5.6	5.6	5.7	6.0	6.6	7.9	5.5	...
Purchase Price as Percent of Value														
Acquired by purchase.....	10,321	659	1,056	842	1,345	628	1,146	706	1,159	1,278	615	335	552	15,800
Purchased 1967 to 1971 (part).....	1,085	104	116	80	88	57	99	67	134	150	103	65	21	17,200
Less than 80 percent.....	307	26	51	23	31	16	31	12	34	35	26	22	-	15,500
80 to 89 percent.....	211	16	13	17	17	20	15	19	27	31	24	11	-	18,400
90 to 94 percent.....	126	1	8	9	10	-	13	7	12	35	22	8	-	25,500
95 to 99 percent.....	77	-	1	1	4	7	11	6	18	13	8	7	-	22,200
100 percent or more.....	341	59	43	29	27	15	28	22	43	35	23	17	-	14,600
Not reported.....	23	1	-	-	-	-	-	1	-	-	-	-	21	...
Median.....	90	86	85	89	87	86	91	91	92	91	90	89	-	...
Purchased 1960 to 1966.....	1,874	114	188	130	213	94	197	124	228	252	164	72	98	16,900
Less than 60 percent.....	362	35	59	36	48	13	49	21	36	23	28	13	-	13,000
60 to 79 percent.....	646	28	57	42	71	36	45	53	91	113	75	34	-	19,500
80 to 89 percent.....	379	16	21	23	34	21	56	22	64	75	33	12	-	19,400
90 to 99 percent.....	178	1	13	8	31	9	27	18	23	19	22	6	-	17,400
100 percent or more.....	184	33	35	19	24	13	13	8	13	14	5	7	-	10,600
Not reported.....	125	-	3	1	4	1	7	1	1	7	1	-	98	...
Median.....	75	75	71	73	75	78	80	75	77	77	74	73	-	...
Purchased 1959 or earlier.....	7,362	441	752	632	1,044	477	850	515	797	876	348	198	433	15,400
Less than 40 percent.....	2,147	160	267	187	378	141	280	145	187	241	103	57	-	13,900
40 to 59 percent.....	1,640	89	151	156	260	100	207	117	194	221	102	42	-	15,800
60 to 79 percent.....	1,665	77	144	130	209	106	193	138	264	261	84	60	-	17,200
80 to 99 percent.....	844	43	66	88	111	96	106	73	107	94	38	22	-	15,400
100 percent or more.....	377	58	91	46	46	23	26	21	22	30	9	6	-	9,700
Not reported.....	689	14	35	24	39	10	39	20	23	28	11	11	433	15,300
Median.....	54	51	52	54	49	58	52	57	60	56	52	57	-	...
Not acquired by purchase.....	1,725	194	236	174	232	94	181	70	139	127	56	33	190	11,800
OWNER CHARACTERISTICS														
Age of Principal Owner														
Less than 25 years.....	42	1	5	6	2	3	10	4	4	4	3	1	-	16,400
25 to 34 years.....	302	25	57	22	42	22	21	14	33	34	11	9	12	12,500
35 to 44 years.....	847	60	100	68	112	42	80	41	97	113	57	35	40	15,700
45 to 54 years.....	2,121	126	174	169	251	147	218	111	272	307	166	72	108	16,600
55 to 64 years.....	3,173	191	300	239	373	173	371	222	383	436	197	123	164	16,500
65 years or over.....	5,364	434	621	504	766	324	606	370	501	497	233	119	390	13,800
Not reported.....	196	17	35	7	33	11	20	13	9	11	3	7	29	11,800
Median.....	63	63	65	65	65	63	64	64	61	60	60	60	59	...
Race of Principal Owner														
White.....	10,950	662	1,082	908	1,427	675	1,243	739	1,238	1,352	656	356	613	15,800
Negro.....	724	153	158	79	101	22	46	19	29	23	4	3	89	7,700
Other.....	81	18	9	4	10	3	7	4	8	10	3	1	5	11,800
Not reported.....	291	21	43	24	40	22	31	14	24	18	8	8	36	12,400
Sex of Principal Owner														
Male.....	8,165	518	824	672	1,029	473	891	564	959	1,046	522	255	412	16,000
Female.....	3,752	328	456	332	538	245	420	208	319	341	138	106	319	13,100
Not reported.....	129	8	12	10	11	3	16	4	20	16	11	7	12	17,400
Income														
Less than \$2,000.....	1,437	308	284	153	199	69	121	43	62	60	18	7	114	8,600
\$2,000 to \$3,999.....	1,916	218	313	207	299	125	221	114	142	112	32	10	124	11,300
\$4,000 to \$5,999.....	1,484	107	194	163	239	94	167	105	159	129	40	17	70	12,600
\$6,000 to \$7,999.....	1,301	82	162	147	166	72	188	105	144	136	43	9	46	14,900
\$8,000 to \$9,999.....	1,122	34	110	110	193	82	144	86	131	133	50	11	38	15,200
\$10,000 to \$12,499.....	1,272	23	82	86	185	118	158	87	198	190	78	36	31	17,000
\$12,500 to \$14,999.....	710	9	39	40	90	46	87	70	121	121	50	18	20	18,700
\$15,000 to \$19,999.....	856	7	25	32	78	37	108	69	155	207	97	24	18	22,000
\$20,000 to \$24,999.....	402	1	4	8	16	9	41	33	58	111	76	37	7	27,400
\$25,000 to \$34,999.....	279	-	-	4	10	4	16	4	29	71	81	58	1	35,000
\$35,000 or more.....	223	-	1	-	-	-	8	1	19	33	53	107	1	48,900
Not reported.....	1,044	65	78	65	101	64	68	59	82	99	54	36	272	15,400
Median.....dollars..	7,000	2,800	4,100	5,400	6,000	7,100	7,300	7,800	9,600	11,100	14,900	24,800	4,000	...
Mean.....dollars..	9,200	3,600	5,200	6,100	7,000	7,600	8,400	8,900	10,500	12,700	17,700	33,200	5,600	...

## RESIDENTIAL FINANCE



## United States

	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
1-housing-unit mortgaged properties....	19,099	2,496	1,690	1,955	2,400	2,636	2,715	2,110	1,340	881	219	656	52
MORTGAGE CHARACTERISTICS													
Form of Debt of First Mortgage													
Mortgage or deed of trust.....	18,137	2,378	1,608	1,836	2,311	2,525	2,562	2,002	1,259	827	202	627	52
Contract to purchase.....	962	118	82	119	89	111	153	108	81	54	17	29	55
Year First Mortgage Made or Assumed													
1969 to 1971 (part).....	4,800	229	170	226	353	511	773	908	740	675	142	72	71
1967 and 1968.....	3,771	251	181	271	426	571	781	624	376	150	39	102	61
1965 and 1966.....	3,146	284	219	369	487	616	538	318	137	31	18	130	52
1960 to 1964.....	4,581	604	549	680	834	756	561	245	75	23	12	241	44
1955 to 1959.....	2,101	642	468	369	283	170	58	16	10	3	8	75	27
1950 to 1954.....	635	428	98	40	19	11	4	-	1	-	-	35	14
1949 or earlier.....	66	58	5	-	-	-	-	-	-	-	-	3	11
Total Mortgage Outstanding Debt													
Less than \$5,000.....	4,160	2,246	747	399	225	126	86	52	24	23	12	219	17
\$5,000 to \$7,499.....	2,473	164	503	538	415	280	204	121	79	68	13	90	39
\$7,500 to \$9,999.....	2,602	56	237	400	516	490	345	211	132	106	22	87	50
\$10,000 to \$12,499.....	2,521	13	87	251	418	463	505	306	188	149	39	102	59
\$12,500 to \$14,999.....	2,262	5	55	166	342	443	397	396	195	163	32	67	62
\$15,000 to \$17,499.....	1,712	7	18	73	178	295	431	254	266	129	31	30	66
\$17,500 to \$19,999.....	1,107	-	22	42	102	185	231	252	145	81	24	24	68
\$20,000 to \$24,999.....	1,288	1	13	49	112	206	302	295	178	106	11	17	68
\$25,000 to \$29,999.....	545	1	5	24	39	87	104	130	90	37	17	10	70
\$30,000 to \$39,999.....	315	1	3	10	33	47	78	77	35	14	9	9	67
\$40,000 to \$49,999.....	80	-	1	1	12	8	23	15	9	3	6	1	67
\$50,000 or more.....	33	-	-	2	8	8	8	3	-	1	3	-	...
Median.....dollars..	10,300	2,800	5,400	7,700	10,200	12,200	13,800	14,700	15,400	13,900	14,300	8,000	...
Mean.....dollars..	11,300	2,300	6,200	8,900	11,500	13,400	15,000	16,100	16,100	14,800	16,300	8,900	...
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	17,904	2,344	1,599	1,841	2,288	2,471	2,533	1,971	1,243	812	194	607	52
Delinquent (30 days or more).....	1,025	102	77	100	97	141	160	125	91	66	24	42	58
1-to-3 payments.....	813	68	56	78	85	119	136	101	74	49	19	29	58
4 or more payments.....	211	33	21	22	12	23	24	24	17	18	5	12	54
Foreclosure in process.....	44	3	-	1	-	11	5	5	4	9	3	3	71
Foreclosure not in process.....	168	30	21	21	12	12	19	19	13	8	2	10	44
Not reported.....	158	47	8	13	14	24	22	15	6	3	-	7	45
No regular payments required.....	13	4	6	-	1	-	-	-	-	-	1	-	...
Interest and Principal Payments on Total Mortgages as Percent of Income													
Regular payments of interest and/or principal.....													
Less than 5 percent.....	19,087	2,492	1,684	1,955	2,399	2,636	2,715	2,110	1,340	881	218	656	52
5 to 9 percent.....	1,555	624	270	224	173	97	83	26	12	7	5	34	25
10 to 14 percent.....	8,198	1,139	884	1,046	1,272	1,294	1,125	722	352	156	43	165	47
15 to 19 percent.....	4,979	355	264	392	539	758	909	795	497	318	52	99	61
20 to 24 percent.....	1,742	136	79	120	146	209	273	273	259	171	45	33	66
25 to 29 percent.....	668	42	32	28	59	71	117	86	93	88	30	23	67
30 to 34 percent.....	299	34	29	20	25	32	38	46	26	29	10	9	61
35 to 39 percent.....	168	12	19	8	18	18	25	25	14	15	7	9	62
40 to 49 percent.....	93	7	9	3	11	14	12	9	7	13	5	3	60
50 percent or more.....	101	14	6	8	18	10	15	16	5	-	4	4	52
Not reported or not computed.....	176	24	16	20	22	21	17	11	12	21	6	6	51
Median.....	1,109	106	76	86	116	113	101	101	63	65	12	270	53
No regular payments required.....	9	7	8	8	8	9	10	11	12	13	15	9	...
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....													
Less than \$10.....	16,956	2,447	1,653	1,886	2,297	2,469	2,395	1,668	949	425	131	635	49
\$10 to \$14.....	2,028	377	239	258	295	268	263	174	89	52	14	-	44
\$15 to \$19.....	2,611	356	236	299	371	425	383	308	133	76	22	-	51
\$20 to \$24.....	3,292	466	317	357	440	533	518	360	201	89	12	-	51
\$25 to \$29.....	3,112	442	271	353	420	473	500	353	210	65	25	-	51
\$30 to \$39.....	2,013	290	193	215	309	292	307	210	138	45	14	-	49
\$40 to \$49.....	1,784	247	215	237	264	268	241	158	86	50	18	-	47
\$50 to \$59.....	623	91	76	72	88	107	78	40	38	18	15	-	48
\$60 or more.....	210	33	31	20	26	32	27	12	17	11	1	-	47
Not reported or not computed.....	243	45	23	35	35	26	24	19	20	13	4	-	45
Median.....dollars..	1,039	100	52	38	50	46	56	34	17	6	6	635	42
Acquired 1970 and 1971 (part).....	20	19	20	20	20	19	20	19	21	19	22	-	...
	2,143	49	37	69	103	167	319	442	391	456	88	21	77

## United States

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Annual Housing Costs as Percent of Income

	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
Acquired before 1970.....	16,956	2,447	1,653	1,886	2,297	2,469	2,395	1,668	949	425	131	635	49
Less than 5 percent.....	39	12	9	4	2	4	6	1	-	-	-	-	27
5 to 9 percent.....	1,137	349	156	160	165	128	102	41	11	7	5	14	33
10 to 14 percent.....	4,083	747	458	535	591	588	538	320	165	56	17	70	44
15 to 19 percent.....	4,107	444	374	451	620	661	652	491	239	92	16	68	51
20 to 24 percent.....	2,589	253	207	270	340	410	430	337	192	80	15	54	54
25 to 29 percent.....	1,337	161	96	134	148	207	207	157	121	58	18	29	55
30 to 34 percent.....	604	68	52	64	62	93	90	58	53	33	10	20	54
35 to 39 percent.....	368	47	42	26	45	47	60	40	23	16	9	12	53
40 to 49 percent.....	349	46	41	31	40	52	46	37	24	13	9	9	52
50 percent or more.....	486	83	59	48	62	61	65	41	19	16	9	22	46
Not reported or not computed.....	1,858	236	158	162	222	218	201	145	104	53	22	337	49
Median.....	17	14	16	16	17	18	18	19	20	21	25	19	...
Acquired 1970 and 1971 (part).....	2,143	49	37	69	103	167	319	442	391	456	88	21	77

## PROPERTY CHARACTERISTICS

## Source of Downpayment

Purchased 1965 to 1971 (part).....	10,251	426	361	644	1,092	1,537	1,959	1,764	1,226	837	180	225	64
Sale of previous home.....	2,521	155	123	232	379	468	509	388	162	57	9	38	57
Sale of other real property or other investments	284	13	4	22	45	60	67	40	18	5	9	1	59
Savings.....	4,514	131	123	235	424	667	879	840	647	429	73	64	67
Borrowing other than mortgage on this property.	827	23	26	42	84	129	180	174	94	52	14	8	65
Gift.....	175	9	6	5	23	21	37	36	20	12	4	1	66
Land on which structure was built.....	150	6	8	14	19	31	29	22	7	6	4	5	58
Other.....	134	7	7	8	11	19	31	22	14	9	4	1	64
No downpayment required.....	929	38	18	22	39	67	128	152	191	202	53	17	79
Not reported.....	717	45	44	65	66	75	98	89	72	64	11	88	61
Other properties.....	8,848	2,070	1,329	1,311	1,308	1,099	756	346	114	44	39	431	36

## Year Built

1969 and 1970 (part).....	756	12	17	36	52	71	129	145	160	101	27	5	74
1967 and 1968.....	1,141	44	46	68	121	191	238	236	124	49	9	15	63
1965 and 1966.....	1,264	71	57	115	197	245	219	190	87	31	9	43	56
1960 to 1964.....	3,194	204	199	336	469	570	589	401	187	108	16	114	55
1950 to 1959.....	6,219	1,012	661	737	824	771	801	551	375	246	62	180	47
1940 to 1949.....	2,101	400	227	201	234	280	219	201	132	106	32	68	48
1939 or earlier.....	3,867	696	450	416	438	467	460	339	224	201	51	124	47
Not reported.....	558	58	34	45	65	40	60	46	50	38	13	107	55

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	374	9	7	6	15	36	66	63	74	82	15	1	77
25 to 34 years.....	4,116	123	109	172	394	597	859	779	550	384	77	73	67
35 to 44 years.....	5,662	441	443	618	803	936	933	662	381	223	58	163	54
45 to 54 years.....	5,136	860	622	678	752	704	522	431	214	122	41	190	44
55 to 64 years.....	2,575	719	353	348	316	262	239	118	78	36	15	92	34
65 years or over.....	930	300	141	116	95	82	70	37	12	15	7	53	29
Not reported.....	307	43	16	17	26	20	26	19	30	21	7	84	55
Median.....	44	53	49	48	45	42	39	38	36	34	37	48	...

## Race of Principal Owner

White.....	17,266	2,280	1,554	1,815	2,227	2,441	2,513	1,906	1,171	694	161	504	52
Negro.....	1,251	146	99	94	112	116	148	140	127	150	51	67	61
Other.....	203	26	14	17	21	34	23	29	14	15	-	11	55
Not reported.....	380	44	22	29	40	46	31	36	27	22	8	75	53

## Sex of Principal Owner

Male.....	17,133	2,133	1,462	1,759	2,160	2,395	2,516	1,964	1,250	781	198	516	53
Female.....	1,806	340	221	182	221	225	181	137	77	91	21	109	44
Not reported.....	161	23	8	14	19	16	18	9	14	9	-	32	50

## Veteran Status

Veteran.....	11,182	1,363	966	1,238	1,480	1,586	1,583	1,275	780	508	118	285	52
Vietnam conflict.....	1,196	23	17	27	68	134	217	245	212	193	40	19	74
Korean conflict.....	2,350	164	170	236	365	377	412	298	182	70	22	54	55
Korean conflict and World War II.....	535	51	53	57	81	101	74	51	33	20	5	9	52
World War II.....	5,220	986	648	770	745	682	535	361	186	112	36	161	41
World War I.....	142	58	20	16	11	15	8	4	1	1	-	7	24
Other service.....	1,739	82	58	131	211	276	337	316	166	112	15	35	62
Nonveteran.....	7,434	1,082	698	680	880	992	1,076	796	521	350	95	265	52
Not reported.....	484	51	26	36	40	59	56	39	39	24	7	106	55



## United States

1-housing-unit mortgaged properties....

## MORTGAGE CHARACTERISTICS

## Number of Mortgages

1..... 18,120 209 551 990 1,639 2,159 3,538 2,426 3,104 1,270 1,184 1,052 12,100  
 2..... 957 11 29 42 69 126 194 135 169 78 56 48 12,300  
 3 or more..... 23 3 - - 1 1 3 2 3 5 3 1 ...

## Form of Debt of First Mortgage

Mortgage or deed of trust..... 18,137 205 537 936 1,587 2,135 3,533 2,447 3,176 1,317 1,225 1,037 12,200  
 Contract to purchase..... 962 17 43 96 122 151 201 116 100 36 17 63 10,200

## Origin of First Mortgage

Mortgage made at time property acquired..... 13,623 123 315 688 1,137 1,609 2,742 1,848 2,435 1,014 889 823 12,300  
 Mortgage assumed at time property acquired..... 2,877 32 91 173 274 350 552 420 480 187 179 139 12,000  
 Mortgage placed later than acquisition of  
 property..... 2,599 68 173 172 298 328 439 295 360 152 174 139 11,100  
 Refinanced mortgage: Same lender..... 1,365 32 84 84 149 177 228 169 188 85 98 71 11,300  
 Different lender..... 645 15 26 32 53 86 117 79 110 48 42 38 12,000  
 Mortgage placed on a property owned free and  
 clear of debt..... 589 20 63 57 96 65 94 47 63 19 34 31 9,300

## Purpose of First Mortgage Placed Later Than Acquisition

Mortgages placed later than acquisition  
 of property..... 2,599 68 173 172 298 328 439 295 360 152 174 139 11,100  
 Renew or extend loan that had fallen due,  
 without increasing the outstanding balance.... 171 - 16 20 24 18 22 17 28 10 9 8 10,400  
 Secure better terms..... 376 12 22 16 40 54 68 66 48 15 17 17 11,300  
 Provide funds for additions, improvements, or  
 repairs to this property..... 1,087 31 67 70 135 150 189 103 153 63 75 51 10,900  
 Provide funds for investment in other real  
 estate..... 110 1 12 3 4 9 12 11 23 12 19 4 15,100  
 Provide funds for other types of investments... 113 3 3 9 8 13 22 11 22 7 11 5 12,100  
 Provide funds for educational or medical  
 expenses..... 98 4 9 11 10 11 12 16 11 5 4 4 10,400  
 Other reasons..... 284 8 20 20 40 25 42 36 38 19 24 13 11,400  
 Not reported..... 359 9 24 24 37 47 73 35 38 21 15 36 10,700  
 Other properties..... 16,500 154 407 861 1,411 1,959 3,295 2,268 2,916 1,201 1,068 961 12,300

## Total Mortgage Outstanding Debt

Less than \$5,000..... 4,160 116 311 408 590 544 741 460 448 199 108 236 10,000  
 \$5,000 to \$7,499..... 2,473 46 104 191 289 368 504 313 336 112 80 130 10,900  
 \$7,500 to \$9,999..... 2,602 28 63 160 263 412 591 349 372 122 82 162 11,200  
 \$10,000 to \$12,499..... 2,521 17 43 129 210 367 568 363 432 125 107 161 11,800  
 \$12,500 to \$14,999..... 2,262 10 28 64 166 276 504 344 450 137 139 141 12,600  
 \$15,000 to \$17,499..... 1,712 1 10 45 97 181 380 288 378 149 93 90 13,300  
 \$17,500 to \$19,999..... 1,107 1 13 12 56 66 210 180 291 108 112 57 14,800  
 \$20,000 to \$24,999..... 1,288 1 6 15 27 56 169 207 349 200 191 67 16,900  
 \$25,000 to \$29,999..... 545 1 1 5 5 10 52 46 157 120 129 18 19,500  
 \$30,000 to \$39,999..... 315 - - 4 7 3 9 10 53 69 130 31 24,100  
 \$40,000 to \$49,999..... 80 - - - 1 - 1 3 8 11 50 5 25,000+  
 \$50,000 or more..... 33 - - - - 4 - 1 3 22 3 ...  
 Median.....dollars.. 10,300 4,700 4,600 6,400 7,200 8,800 10,100 11,000 12,700 14,600 17,800 10,300 ...  
 Mean.....dollars.. 11,300 5,400 5,600 7,100 8,000 9,200 10,500 11,400 13,200 15,200 19,300 11,300 ...

## Total Outstanding Debt as Percent of Value

Less than 20 percent..... 2,496 49 140 173 273 243 427 312 384 210 179 105 11,900  
 20 to 29 percent..... 1,690 36 75 105 155 184 333 208 269 113 137 74 11,900  
 30 to 39 percent..... 1,955 21 49 95 154 239 364 250 356 162 178 86 12,600  
 40 to 49 percent..... 2,400 28 58 108 167 257 432 340 483 217 195 115 13,200  
 50 to 59 percent..... 2,636 18 59 118 221 286 537 378 470 222 214 113 12,600  
 60 to 69 percent..... 2,715 17 53 136 203 331 545 415 544 180 190 100 12,600  
 70 to 79 percent..... 2,110 15 51 85 162 264 466 327 396 158 85 100 12,300  
 80 to 89 percent..... 1,340 10 17 66 144 227 306 196 220 64 29 62 11,400  
 90 to 99 percent..... 881 15 38 79 137 160 198 74 91 11 15 65 9,700  
 100 percent or more..... 219 5 8 23 30 38 40 30 19 7 7 12 9,900  
 Not reported..... 656 8 31 45 64 57 85 33 43 8 13 270 9,600  
 Median..... 52 40 41 51 53 56 54 54 52 48 46 53 ...

Table 14. Income, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Income												Median
		Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	
	Total	\$2,000	\$3,999	\$5,999	\$7,999	\$9,999	\$12,499	\$14,999	\$19,999	\$24,999			
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	17,904	199	517	905	1,556	2,121	3,479	2,443	3,122	1,312	1,211	1,039	12,300
Delinquent (30 days or more).....	1,025	19	57	114	143	148	221	106	108	33	19	57	10,000
1 to 3 payments.....	813	7	37	75	113	120	174	94	97	32	17	48	10,400
4 or more payments.....	211	12	20	38	30	28	47	12	12	1	2	8	8,100
Foreclosure in process.....	44	-	4	7	6	7	14	2	1	1	-	3	9,200
Foreclosure not in process.....	168	12	16	32	25	21	33	11	10	-	2	6	7,900
Not reported.....	158	-	5	12	9	15	33	12	46	8	12	5	12,900
No regular payments required.....	13	4	-	1	1	3	1	2	-	-	-	-	...
Selected Monthly Housing Costs													
Acquired before 1970.....	16,956	201	517	876	1,463	2,003	3,313	2,302	2,938	1,234	1,135	975	12,200
Less than \$50.....	54	15	13	8	7	5	-	2	-	-	-	4	3,500
\$50 to \$59.....	71	7	25	14	9	8	3	-	1	-	-	4	4,200
\$60 to \$69.....	108	12	17	21	19	18	9	3	4	-	-	6	6,200
\$70 to \$79.....	191	20	31	24	41	21	25	11	4	1	-	12	6,700
\$80 to \$89.....	335	7	44	70	83	45	48	21	10	-	1	7	7,100
\$90 to \$99.....	506	25	56	59	98	115	73	29	20	9	1	20	8,100
\$100 to \$119.....	1,506	20	90	179	221	253	359	174	139	23	8	41	9,800
\$120 to \$149.....	2,940	48	83	196	360	498	679	423	411	93	39	110	10,800
\$150 to \$174.....	2,537	17	45	96	243	365	628	461	429	127	54	73	11,900
\$175 to \$199.....	2,242	8	33	67	134	261	552	383	474	165	95	69	12,700
\$200 to \$224.....	1,667	5	18	46	86	156	326	293	435	157	82	63	13,900
\$225 to \$249.....	1,078	3	8	24	29	69	232	168	293	134	81	36	14,800
\$250 to \$274.....	797	4	7	7	19	31	122	136	205	134	110	22	16,500
\$275 to \$299.....	566	-	4	8	14	31	69	54	149	104	107	26	18,000
\$300 or more.....	1,421	1	8	10	27	40	95	104	299	251	534	51	22,000
Not reported.....	937	8	36	46	72	87	93	41	64	36	23	432	10,100
Median.....dollars..	172	110	112	126	138	149	166	175	197	229	294	173	...
Acquired 1970 and 1971 (part).....	2,143	21	63	156	246	283	421	261	338	119	107	126	11,400
Interest and Principal Payments on Total Mortgages as Percent of Income													
Regular payments of interest and/or principal.....	19,087	219	580	1,031	1,708	2,284	3,733	2,561	3,276	1,353	1,242	1,101	12,100
Less than 5 percent.....	1,555	-	4	6	36	40	139	189	407	299	435	-	19,500
5 to 9 percent.....	8,198	1	35	113	418	883	1,856	1,515	1,995	741	642	-	13,800
10 to 14 percent.....	4,979	9	58	313	676	909	1,245	667	708	263	129	-	11,100
15 to 19 percent.....	1,742	5	113	273	338	298	356	155	138	36	30	-	9,000
20 to 24 percent.....	668	10	93	153	143	110	99	24	23	12	1	-	7,100
25 to 29 percent.....	299	14	82	83	60	29	23	4	4	-	-	-	5,300
30 to 34 percent.....	168	20	61	48	18	13	4	4	-	-	1	-	4,200
35 to 39 percent.....	93	18	42	18	8	1	3	-	2	-	1	-	3,300
40 to 49 percent.....	101	31	44	13	4	1	3	1	-	-	3	-	2,900
50 percent or more.....	176	102	48	10	8	-	5	1	-	1	-	-	1,700
Not reported or not computed.....	1,109	8	-	-	-	-	-	-	-	-	-	1,101	...
Median.....	9	48	24	16	12	11	9	8	8	7	6	-	...
No regular payments required.....	13	4	-	1	1	3	1	2	-	-	-	-	...
Real Estate Tax as Percent of Income													
Acquired before 1970.....	16,956	201	517	876	1,463	2,003	3,313	2,302	2,938	1,234	1,135	975	12,200
Less than 1.0 percent.....	1,088	1	36	73	110	172	184	153	178	84	97	-	12,100
1.0 to 1.9 percent.....	2,734	12	45	92	239	346	530	415	544	211	301	-	13,100
2.0 to 2.9 percent.....	3,173	10	46	105	231	322	681	494	697	316	272	-	13,500
3.0 to 3.9 percent.....	2,603	5	36	109	173	287	524	443	573	271	181	-	13,400
4.0 to 4.9 percent.....	1,923	6	44	77	148	279	440	300	367	146	115	-	12,300
5.0 to 7.4 percent.....	2,410	13	71	152	268	333	573	323	407	149	121	-	11,600
7.5 to 9.9 percent.....	850	22	49	70	119	120	210	97	101	33	30	-	10,500
10.0 percent or more.....	822	106	145	150	114	95	100	47	49	11	5	-	6,200
Not reported or not computed.....	1,354	27	43	49	60	49	71	29	22	14	13	975	8,400
Median.....	3.3	10.0+	6.0	4.4	3.7	3.4	3.4	3.1	3.0	2.9	2.6	-	...
Acquired 1970 and 1971 (part).....	2,143	21	63	156	246	283	421	261	338	119	107	126	11,400
Selected Annual Housing Costs as Percent of Income													
Acquired before 1970.....	16,956	201	517	876	1,463	2,003	3,313	2,302	2,938	1,234	1,135	975	12,200
Less than 5 percent.....	39	-	-	-	-	-	-	1	-	1	36	-	13,300
5 to 9 percent.....	1,137	1	3	1	12	29	72	116	298	230	376	-	20,800
10 to 14 percent.....	4,083	-	1	21	99	258	727	787	1,222	511	455	-	15,600
15 to 19 percent.....	4,107	-	19	56	278	580	1,090	808	833	297	145	-	12,600
20 to 24 percent.....	2,589	1	16	129	349	511	747	352	333	86	65	-	11,000
25 to 29 percent.....	1,337	5	28	151	266	305	340	106	89	32	14	-	9,400
30 to 34 percent.....	604	1	50	135	151	102	105	32	21	4	3	-	7,500
35 to 39 percent.....	368	2	61	104	99	50	35	8	8	1	-	-	6,300
40 to 49 percent.....	349	9	95	115	61	41	21	4	3	-	-	-	5,200
50 percent or more.....	486	157	183	87	34	12	8	1	1	1	1	-	2,900
Not reported or not computed.....	1,858	24	62	78	113	115	167	87	128	69	40	975	10,700
Median.....	17	50+	45	31	24	20	18	16	14	13	11	-	...
Acquired 1970 and 1971 (part).....	2,143	21	63	156	246	283	421	261	338	119	107	126	11,400



Table 14. Income, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Income													
		Less than	\$2,000 to	\$4,000 to	\$6,000 to	\$8,000 to	\$10,000 to	\$12,500 to	\$15,000 to	\$20,000 to	\$25,000 or more	Not reported		
	Total	\$2,000	\$3,999	\$5,999	\$7,999	\$9,999	\$12,499	\$14,999	\$19,999	\$24,000			Median	
PROPERTY CHARACTERISTICS														
Source of Downpayment														
Purchased 1965 to 1971 (part).....	10,251	89	249	566	982	1,303	2,069	1,382	1,736	670	636	569	12,000	
Sale of previous home.....	2,521	12	37	86	143	196	452	388	532	290	271	114	14,300	
Sale of other real property or other investments.....	284	2	9	10	21	29	42	47	60	23	30	10	13,700	
Savings.....	4,514	38	99	239	427	641	965	628	819	236	220	205	11,800	
Borrowing other than mortgage on this property	827	8	20	54	94	123	171	98	114	61	57	28	11,500	
Gift.....	175	1	3	16	24	29	38	17	22	9	6	10	10,600	
Land on which structure was built.....	150	1	6	14	28	27	21	13	12	5	11	11	9,500	
Other.....	134	3	5	7	21	20	33	18	17	7	-	3	10,800	
No downpayment required.....	929	14	43	88	139	156	223	108	90	24	16	27	10,100	
Not reported.....	717	10	27	50	86	82	123	65	71	15	26	162	10,400	
Other properties.....	8,848	133	331	466	727	983	1,665	1,181	1,540	683	606	532	12,300	
Purchase Price-Income Ratio														
Acquired by purchase 1967 to 1971(part)	7,451	62	191	429	735	958	1,508	980	1,261	462	451	415	11,900	
Less than 1.0.....	920	-	20	41	97	116	190	123	160	57	118	-	12,500	
1.0 to 1.4.....	2,052	-	6	54	137	236	402	320	525	190	182	-	14,000	
1.5 to 1.9.....	1,973	2	20	67	150	298	463	349	394	136	93	-	12,400	
2.0 to 2.4.....	1,030	3	15	70	130	180	284	125	128	51	44	-	11,000	
2.5 to 2.9.....	494	-	29	61	110	80	111	41	41	15	7	-	9,200	
3.0 to 3.4.....	222	1	14	55	48	26	37	14	8	12	4	-	7,600	
3.5 to 3.9.....	91	4	10	24	24	10	14	5	1	-	-	-	6,700	
4.0 or more.....	229	48	76	54	34	7	4	3	4	-	-	-	3,700	
Not reported or not computed.....	439	3	-	4	5	5	4	-	-	-	3	415	...	
Median.....	1.6	4.0+	3.1	2.3	1.9	1.7	1.6	1.5	1.4	1.4	1.2	-	...	
Other properties.....	11,649	160	389	603	975	1,329	2,225	1,584	2,015	891	792	685	12,300	
OWNER CHARACTERISTICS														
Age of Principal Owner														
Less than 25 years.....	374	3	12	38	63	87	76	41	24	8	4	19	9,400	
25 to 34 years.....	4,116	22	46	181	449	669	1,096	608	653	148	102	141	11,400	
35 to 44 years.....	5,662	27	89	213	370	629	1,115	895	1,202	449	395	279	13,200	
45 to 54 years.....	5,136	37	113	214	377	533	885	698	998	523	513	247	13,500	
55 to 64 years.....	2,575	52	139	226	301	276	469	270	347	186	192	117	11,300	
65 years or over.....	930	78	174	157	136	80	68	41	48	35	30	83	6,200	
Not reported.....	307	2	8	4	15	14	25	11	5	3	7	214	10,400	
Median.....	44	59	57	49	44	41	41	42	43	46	47	45	...	
Race of Principal Owner														
White.....	17,266	185	445	817	1,493	2,058	3,479	2,397	3,097	1,286	1,194	815	12,300	
Negro.....	1,251	33	124	181	177	190	169	98	125	37	30	87	8,700	
Other.....	203	3	4	13	19	20	38	33	27	24	9	15	12,400	
Not reported.....	380	1	7	21	21	19	47	36	27	7	10	184	11,500	
Sex of Principal Owner														
Male.....	17,133	109	348	725	1,411	2,081	3,491	2,460	3,135	1,297	1,158	917	12,500	
Female.....	1,806	111	231	298	287	194	218	93	124	50	73	127	7,400	
Not reported.....	161	3	1	9	11	11	25	11	17	6	11	57	11,700	
Veteran Status														
Veteran.....	11,182	50	167	396	796	1,311	2,257	1,627	2,246	955	883	492	13,100	
Vietnam conflict.....	1,196	6	14	39	133	233	280	151	188	61	39	50	11,300	
Korean conflict.....	2,350	5	24	67	127	232	512	390	550	190	141	112	13,500	
Korean conflict and World War II.....	535	2	5	8	30	38	101	96	111	68	70	7	14,600	
World War II.....	5,220	19	82	214	366	535	885	726	1,086	535	532	241	13,800	
World War I.....	142	12	30	21	23	21	10	1	4	1	5	12	6,100	
Other service.....	1,739	5	12	48	117	252	470	264	306	100	97	69	12,100	
Nonveteran.....	7,434	165	386	614	880	937	1,430	902	1,012	397	351	359	11,000	
Not reported.....	484	8	26	22	33	38	47	34	18	1	8	250	9,500	

Table 15. Income, 1-Unit Homeowner Nonmortgaged Properties: 1971

[Number of nonmortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Income												Median
	Total	Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	
1-housing-unit nonmortgaged properties.	12,045	1,437	1,916	1,484	1,301	1,122	1,272	710	856	402	502	1,044	7,000
RECURRING EXPENSES													
Selected Monthly Housing Costs													
Acquired before 1970.....	11,604	1,373	1,846	1,432	1,256	1,074	1,237	699	832	392	483	981	7,100
Less than \$50.....	3,628	867	885	553	434	303	227	101	79	19	7	154	4,000
\$50 to \$59.....	1,497	117	269	211	188	203	206	109	85	30	10	69	7,200
\$60 to \$69.....	1,205	74	179	184	155	115	179	115	99	40	15	52	7,800
\$70 to \$79.....	957	58	110	114	106	123	139	79	116	57	26	29	9,200
\$80 to \$89.....	779	26	79	91	76	83	98	71	139	35	40	42	10,300
\$90 to \$99.....	518	24	47	40	60	57	84	46	64	33	29	35	10,400
\$100 to \$119.....	717	30	49	63	59	61	115	72	110	57	54	45	11,600
\$120 to \$149.....	505	8	21	26	51	33	80	46	58	57	90	36	13,400
\$150 to \$174.....	177	3	5	7	3	12	19	16	30	19	48	15	17,700
\$175 to \$199.....	92	3	3	5	4	5	9	10	7	11	30	4	18,100
\$200 to \$224.....	67	-	3	-	1	3	3	4	7	8	30	8	24,400
\$225 to \$249.....	26	-	-	-	4	3	-	-	4	1	10	4	...
\$250 to \$274.....	27	2	-	1	2	-	-	-	-	1	21	-	...
\$275 to \$299.....	20	-	-	-	1	3	-	1	1	2	11	1	...
\$300 or more.....	38	-	-	1	-	-	-	-	-	-	32	4	...
Not reported.....	1,350	163	196	134	111	71	79	28	32	23	32	481	5,100
Median.....dollars..	60	35	46	54	57	59	68	71	81	91	135	65	...
Acquired 1970 and 1971 (part).....	441	64	70	52	45	47	35	11	25	10	19	64	6,100
Real Estate Tax as Percent of Income													
Acquired before 1970.....	11,604	1,373	1,846	1,432	1,256	1,074	1,237	699	832	392	483	981	7,100
Less than 1.0 percent.....	946	44	99	107	129	128	128	95	99	44	72	-	9,500
1.0 to 1.9 percent.....	1,596	67	137	149	214	191	247	164	203	108	115	-	10,400
2.0 to 2.9 percent.....	1,482	78	144	155	157	183	231	149	185	94	106	-	10,300
3.0 to 3.9 percent.....	1,176	77	160	148	129	136	173	75	144	53	81	-	9,100
4.0 to 4.9 percent.....	824	64	112	118	98	110	115	66	73	33	31	-	8,400
5.0 to 7.4 percent.....	1,373	144	264	240	200	140	164	83	71	31	37	-	6,400
7.5 to 9.9 percent.....	717	85	195	148	99	60	73	18	18	7	14	-	5,100
10.0 percent or more.....	1,430	532	481	211	99	49	27	15	10	1	6	-	2,800
Not reported or not computed.....	2,060	281	255	156	131	78	74	34	29	20	21	981	4,000
Median.....	3.6	9.5	6.3	4.6	3.4	2.9	2.8	2.4	2.5	2.3	2.4	-	...
Acquired 1970 and 1971 (part).....	441	64	70	52	45	47	35	11	25	10	19	64	6,100
Selected Annual Housing Costs as Percent of Income													
Acquired before 1970.....	11,604	1,373	1,846	1,432	1,256	1,074	1,237	699	832	392	483	981	7,100
Less than 5 percent.....	931	5	17	30	47	77	107	98	196	143	211	-	17,200
5 to 9 percent.....	3,370	26	92	248	450	520	706	440	505	191	191	-	11,200
10 to 14 percent.....	1,947	69	296	436	383	283	248	101	76	25	30	-	6,900
15 to 19 percent.....	1,061	102	380	293	138	68	49	18	10	2	1	-	4,300
20 to 24 percent.....	643	136	286	134	56	18	10	1	1	-	1	-	3,300
25 to 29 percent.....	412	128	194	66	16	6	-	-	-	-	2	-	2,800
30 to 34 percent.....	260	119	116	20	3	3	-	-	-	-	-	-	2,200
35 to 39 percent.....	191	94	83	10	3	1	-	-	-	-	-	-	2,000
40 to 49 percent.....	244	146	83	10	4	1	-	-	-	-	-	-	1,700
50 percent or more.....	337	298	36	4	-	-	-	-	-	-	-	-	1,100
Not reported or not computed.....	2,207	251	263	181	155	96	116	41	44	32	47	981	5,100
Median.....	11	34	20	13	10	8	8	7	6	5	5	-	...
Acquired 1970 and 1971 (part).....	441	64	70	52	45	47	35	11	25	10	19	64	6,100
PROPERTY CHARACTERISTICS													
Source of Downpayment													
Purchased 1965 to 1971 (part).....	1,679	127	246	215	188	146	200	90	122	67	89	187	7,700
Sale of previous home.....	559	37	82	65	56	47	75	36	44	32	38	46	8,700
Sale of other real property or other investments.....	70	7	11	12	4	7	6	4	3	4	6	7	6,800
Savings.....	593	37	81	83	70	54	73	35	46	22	33	57	7,900
Borrowing other than mortgage on this property.....	69	3	1	11	21	5	11	3	6	1	4	4	7,700
Gift.....	12	-	3	1	1	2	2	2	-	-	-	2	...
Land on which structure was built.....	10	-	3	-	3	-	2	-	1	1	-	-	...
Other.....	28	3	5	4	3	2	3	-	3	1	3	3	...
No downpayment required.....	53	4	5	10	4	9	7	3	4	-	1	7	8,100
Not reported.....	285	36	55	29	26	22	21	8	15	5	4	62	5,300
Other properties.....	10,366	1,310	1,670	1,269	1,113	976	1,072	620	734	335	413	857	6,900



Table 15. Income, 1-Unit Homeowner Nonmortgaged Properties: 1971—Continued

(Number of nonmortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Income												Median
	Total	Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	
PROPERTY CHARACTERISTICS--Continued													
Purchase Price-Income Ratio													
Acquired by purchase 1967 to 1971(part)	1,085	89	152	148	113	102	113	51	84	48	65	119	7,600
Less than 1.0.....	230	5	23	27	35	35	34	13	22	13	22	-	9,400
1.0 to 1.4.....	162	4	16	13	14	19	14	13	28	16	25	-	12,700
1.5 to 1.9.....	125	7	17	8	16	14	20	11	14	8	10	-	10,200
2.0 to 2.4.....	111	11	9	19	10	12	16	7	15	8	3	-	9,100
2.5 to 2.9.....	72	4	8	14	13	8	16	1	1	3	3	-	7,500
3.0 to 3.4.....	59	2	13	19	9	7	3	3	1	-	1	-	5,500
3.5 to 3.9.....	39	3	5	13	9	3	4	1	1	-	-	-	5,800
4.0 or more.....	161	50	60	35	7	4	4	-	-	-	1	-	3,000
Not reported or not computed.....	127	3	2	-	-	1	1	-	-	-	-	119	...
Median.....	1.8	3.4	3.1	2.7	1.7	1.4	1.6	1.4	1.3	1.3	1.2	-	...
Other properties.....	10,961	1,348	1,764	1,335	1,187	1,020	1,158	659	773	354	437	925	7,000
OWNER CHARACTERISTICS													
Age of Principal Owner													
Less than 25 years.....	42	3	9	4	4	7	4	1	4	3	-	3	7,900
25 to 34 years.....	302	5	18	36	46	48	51	38	22	10	7	21	9,400
35 to 44 years.....	847	21	44	82	107	116	156	86	83	34	53	64	10,300
45 to 54 years.....	2,121	70	109	173	238	290	348	218	285	123	135	132	10,800
55 to 64 years.....	3,173	213	313	344	404	366	430	231	307	158	169	239	9,100
65 years or over.....	5,364	1,111	1,397	831	493	292	271	133	153	72	137	475	3,900
Not reported.....	196	15	25	14	7	3	13	3	1	3	3	110	4,400
Median.....	63	42	44	58	61	58	57	55	56	57	58	64	...
Race of Principal Owner													
White.....	10,950	1,228	1,678	1,339	1,183	1,055	1,204	685	824	394	493	866	7,300
Negro.....	724	179	175	109	84	47	36	17	17	5	3	52	3,800
Other.....	81	8	18	15	8	3	10	1	8	1	1	7	5,500
Not reported.....	291	22	45	20	25	17	21	7	8	1	5	118	5,800
Sex of Principal Owner													
Male.....	8,165	460	1,054	962	957	887	1,070	606	745	358	405	661	8,700
Female.....	3,752	967	841	505	332	224	192	96	105	40	87	364	3,700
Not reported.....	129	10	22	17	12	10	10	8	7	4	10	19	6,900
Veteran Status													
Veteran, total.....	3,922	175	442	356	428	447	562	353	451	222	249	238	10,000
Vietnam conflict.....	81	4	7	10	9	10	10	7	8	3	10	4	9,700
Korean conflict.....	287	4	9	26	33	43	55	30	40	15	16	16	11,000
Korean conflict and World War II.....	117	1	3	12	8	9	14	22	23	8	11	6	13,400
World War II.....	2,356	52	125	159	264	311	400	242	332	178	166	126	11,300
World War I.....	827	99	271	135	78	38	43	22	26	9	37	69	4,100
Other service.....	254	15	28	14	36	34	40	31	23	8	8	17	9,500
Nonveteran.....	7,707	1,206	1,407	1,091	849	658	684	352	397	176	250	636	5,700
Not reported.....	416	56	67	37	24	16	26	4	8	4	3	171	4,000

Table 10. Income, 1-Unit Homeowner Mortgaged Properties (Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part). Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

	Income												Median (dollars)
	Total	Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	
1-housing-unit mortgaged properties....	7,479	62	193	433	743	962	1,511	981	1,263	463	452	417	11,900
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	7,024	58	191	420	705	899	1,414	909	1,179	426	426	398	11,800
2.....	449	4	3	13	37	63	97	69	82	36	26	19	12,500
3 or more.....	6	-	-	-	-	-	-	2	2	1	-	-	...
Total Mortgage Outstanding Debt													
Less than \$5,000.....	638	16	68	98	132	82	92	56	30	24	7	35	7,800
\$5,000 to \$7,499.....	589	14	38	74	116	114	109	42	33	7	7	36	8,600
\$7,500 to \$9,999.....	741	10	26	76	118	159	171	62	58	8	4	48	9,500
\$10,000 to \$12,499.....	970	11	27	75	113	196	231	106	125	11	15	60	10,300
\$12,500 to \$14,999.....	1,080	8	16	47	108	172	259	180	165	36	24	65	11,500
\$15,000 to \$17,499.....	1,008	-	6	38	78	130	269	166	208	48	25	40	12,200
\$17,500 to \$19,999.....	764	1	5	12	46	55	179	138	196	44	44	42	13,600
\$20,000 to \$24,999.....	935	-	4	11	21	48	148	174	262	123	96	50	15,700
\$25,000 to \$29,999.....	422	1	1	3	3	7	42	44	134	91	84	11	18,900
\$30,000 to \$39,999.....	241	-	-	-	5	1	8	10	45	61	85	26	23,100
\$40,000 to \$49,999.....	66	-	-	-	1	-	1	3	7	9	42	3	25,000+
\$50,000 or more.....	24	-	-	-	-	-	1	-	-	1	19	3	...
Median.....dollars..	14,300	7,700	6,800	8,900	10,100	11,600	13,900	15,600	17,600	22,100	25,200	13,600	...
Mean.....dollars..	15,100	8,200	7,500	9,300	10,500	11,700	14,000	15,600	18,000	22,000	27,000	15,100	...
Total Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....													
Less than 40 percent.....	7,317	62	184	422	715	934	1,488	963	1,243	460	439	407	11,900
40 to 49 percent.....	209	3	17	23	22	26	34	22	18	12	23	9	10,700
50 to 59 percent.....	193	1	3	6	13	13	31	28	41	22	21	14	14,500
60 to 69 percent.....	370	8	5	19	37	24	49	38	67	34	69	19	14,600
70 to 79 percent.....	676	8	18	32	53	64	115	87	121	72	77	29	13,500
80 to 89 percent.....	1,198	5	12	50	105	106	226	148	267	100	113	68	13,600
90 to 99 percent.....	1,479	6	17	68	102	174	323	236	298	116	73	65	12,700
100 percent or more.....	913	9	27	40	82	122	189	131	189	55	29	39	12,100
Not reported.....	1,034	9	32	72	130	179	257	139	130	21	12	54	10,700
Median.....	1,169	13	53	108	166	221	261	133	113	28	19	54	10,000
Other properties.....	78	-	-	4	5	5	4	-	-	-	3	57	...
Median.....	86	90	93	91	91	92	88	86	83	79	72	85	...
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	7,031	57	172	387	673	889	1,408	940	1,210	453	441	400	12,000
Delinquent (30 days or more).....	386	5	18	41	65	67	92	34	35	8	6	15	9,700
1 to 3 payments.....	310	1	12	29	51	54	68	34	33	8	6	12	10,000
4 or more payments.....	76	4	6	12	14	12	24	-	1	-	-	3	8,200
Foreclosure in process.....	27	-	4	3	6	4	8	-	1	-	-	1	...
Foreclosure not in process.....	49	4	2	9	8	8	16	-	-	-	-	2	8,200
Not reported.....	57	-	3	4	4	6	11	5	17	2	4	1	13,000
No regular payments required.....	4	-	-	1	1	-	-	1	-	-	-	-	...
Interest and Principal Payments on Total Mortgages as Percent of Income													
Regular payments of interest and/or principal.....													
Less than 5 percent.....	7,475	62	193	432	741	962	1,511	980	1,263	463	452	417	11,900
5 to 9 percent.....	154	-	-	1	3	5	15	20	30	18	61	-	20,700
10 to 14 percent.....	2,261	-	12	29	120	217	446	357	599	220	262	-	14,700
15 to 19 percent.....	2,729	-	12	104	245	434	689	452	512	185	95	-	12,100
20 to 24 percent.....	1,117	-	31	111	205	210	272	126	101	31	29	-	10,000
25 to 29 percent.....	393	3	30	84	98	70	66	17	17	8	-	-	7,600
30 to 34 percent.....	160	1	28	50	43	17	14	4	3	-	-	-	6,000
35 to 39 percent.....	88	3	24	30	17	6	5	2	-	-	1	-	5,100
40 to 49 percent.....	42	4	20	10	4	1	1	-	-	-	1	-	3,700
50 percent or more.....	37	10	13	7	3	1	1	-	-	-	3	-	3,400
Not reported or not computed.....	73	40	21	4	4	-	3	1	-	1	-	-	1,900
Median.....	420	3	-	-	-	-	-	-	-	-	-	417	...
No regular payments required.....	12	50+	26	18	15	12	12	11	10	9	8	-	...



# United States

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Con.

### Selected Annual Housing Costs as Percent of Income

	Total	Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	Median (dollars)
Acquired before 1970.....	5,335	41	130	277	496	678	1,090	719	924	344	345	291	12,100
Less than 5 percent.....	4	-	-	-	-	-	-	-	-	-	4	-	...
5 to 9 percent.....	130	-	-	-	3	4	8	11	25	15	65	-	24,900
10 to 14 percent.....	884	-	-	6	21	59	144	136	273	108	137	-	16,400
15 to 19 percent.....	1,384	-	5	10	86	153	299	272	348	136	76	-	13,800
20 to 24 percent.....	1,111	-	1	33	104	211	328	180	176	37	40	-	11,600
25 to 29 percent.....	597	-	7	41	100	128	167	70	54	23	8	-	10,300
30 to 34 percent.....	255	-	13	51	68	40	47	22	8	3	3	-	7,900
35 to 39 percent.....	139	-	9	41	37	23	23	4	3	-	-	-	7,100
40 to 49 percent.....	123	2	26	39	26	16	11	1	1	-	-	-	5,700
50 percent or more.....	147	34	47	33	19	6	4	-	1	1	1	-	3,700
Not reported or not computed.....	563	4	22	22	34	38	61	24	35	21	11	291	10,700
Median.....	19	50+	47	33	25	22	20	18	17	16	13	-	...
Acquired 1970 and 1971 (part).....	2,143	21	63	156	246	283	421	261	338	119	107	126	11,400

## PROPERTY CHARACTERISTICS

### Manner of Acquisition

By purchase.....	7,451	62	191	429	735	958	1,508	980	1,261	462	451	415	11,900
Placed one new mortgage.....	5,564	42	135	337	551	727	1,141	708	926	345	320	332	11,800
Placed two or more new mortgages.....	192	2	1	1	17	23	39	30	33	21	16	7	13,200
Assumed mortgage(s) already on property.....	1,472	15	50	77	153	174	282	206	266	82	99	67	12,100
Assumed mortgage already on property and placed new mortgage.....	207	3	2	12	12	31	45	31	34	13	14	8	12,200
All cash.....	8	-	-	-	1	-	1	4	-	-	1	-	...
Borrowed other than with mortgage.....	6	-	1	1	-	3	-	-	1	-	-	-	...
Other.....	3	-	-	1	-	-	-	-	-	-	-	1	...
Not by purchase.....	28	-	3	4	8	4	3	1	2	1	1	1	...
Inheritance or gift.....	24	-	3	2	8	4	1	1	2	1	1	-	...
Other.....	4	-	-	1	-	-	1	-	-	-	-	1	...
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-

### Source of Downpayment<sup>1</sup>

Sale of previous home.....	1,806	8	26	63	107	133	331	275	383	201	196	83	14,300
Sale of other real property or other investments.....	206	1	8	6	15	22	31	34	37	18	26	8	13,700
Savings.....	3,359	24	80	185	324	493	728	442	613	154	155	161	11,700
Borrowing other than mortgage on this property.....	607	7	11	45	62	94	119	77	89	45	37	23	11,600
Gift.....	132	1	3	14	20	20	31	12	16	7	4	4	10,500
Land on which structure was built.....	112	-	6	13	23	20	16	7	6	5	9	6	9,100
Other.....	93	3	3	3	16	13	23	14	12	4	-	3	10,900
No downpayment required.....	685	10	35	70	106	114	160	78	66	17	9	21	9,900
Not reported.....	450	8	20	29	62	49	70	41	38	11	15	109	10,100

### Purchase Price

Properties acquired by purchase.....	7,451	62	191	429	735	958	1,508	980	1,261	462	451	415	11,900
Less than \$5,000.....	196	7	33	41	51	27	19	12	-	-	-	7	6,500
\$5,000 to \$7,499.....	305	13	28	58	67	49	53	11	5	2	-	18	7,300
\$7,500 to \$9,999.....	458	10	32	54	106	103	86	26	18	2	-	20	8,300
\$10,000 to \$12,499.....	645	8	36	78	101	148	134	63	29	5	4	38	9,100
\$12,500 to \$14,999.....	774	7	22	69	116	162	214	80	66	-	6	33	9,900
\$15,000 to \$17,499.....	831	4	17	54	84	165	208	128	107	12	4	48	10,800
\$17,500 to \$19,999.....	867	4	9	34	81	118	229	151	170	29	14	28	11,900
\$20,000 to \$24,999.....	1,300	3	7	23	72	114	310	270	329	69	33	70	13,300
\$25,000 to \$29,999.....	786	4	6	5	33	46	153	115	245	95	48	37	15,300
\$30,000 to \$34,999.....	508	-	1	3	12	16	70	81	147	95	56	26	16,900
\$35,000 to \$39,999.....	229	1	-	3	3	-	18	23	76	40	57	9	19,100
\$40,000 to \$49,999.....	273	1	-	3	3	1	5	16	48	82	103	12	23,300
\$50,000 or more.....	201	-	-	1	1	2	4	6	20	31	124	11	25,000+
Not reported.....	79	-	-	4	5	5	4	-	-	-	3	58	...
Median.....dollars..	18,900	10,300	10,100	11,900	13,400	14,800	17,900	20,400	23,600	30,900	40,300	18,700	...
Other properties.....	28	-	3	4	8	4	3	1	2	1	1	1	...

<sup>1</sup>Excludes properties not acquired by purchase.

Table 16. Income, 1-Unit Homeowner Mortgaged Properties Acquired 1967 to 1971 (Part): 1971—Cont.

[Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part). Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

## PROPERTY CHARACTERISTICS--Continued

	Income												Median (dollars)
	Total	Less than \$2,000	\$2,000 to \$3,999	\$4,000 to \$5,999	\$6,000 to \$7,999	\$8,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 or more	Not reported	
Value													
Less than \$5,000.....	109	4	22	28	25	13	6	4	-	-	-	7	5,800
\$5,000 to \$7,499.....	211	11	28	42	53	34	20	7	1	1	-	15	6,700
\$7,500 to \$9,999.....	326	13	23	41	87	71	59	16	5	-	-	12	7,900
\$10,000 to \$12,499.....	507	8	33	69	81	120	106	33	20	-	1	36	8,700
\$12,500 to \$14,999.....	483	5	19	57	72	118	114	55	15	3	3	23	9,300
\$15,000 to \$17,499.....	793	4	22	55	133	171	205	71	75	4	5	48	9,900
\$17,500 to \$19,999.....	683	7	16	47	85	116	188	96	90	9	3	26	10,800
\$20,000 to \$24,999.....	1,243	1	16	48	78	146	327	234	273	43	16	60	12,300
\$25,000 to \$29,999.....	1,044	5	5	23	72	99	235	208	250	73	34	39	13,300
\$30,000 to \$39,999.....	1,165	-	7	12	33	58	194	200	359	158	93	52	15,700
\$40,000 to \$49,999.....	424	3	-	4	11	9	32	37	122	96	90	21	19,400
\$50,000 or more.....	379	1	-	3	1	3	9	16	47	74	207	18	25,000+
Not reported.....	110	-	3	5	12	6	15	3	5	1	-	61	9,700
Median.....dollars..	22,300	11,200	11,700	14,000	15,900	16,800	20,800	24,400	28,000	36,200	47,900	21,000	...
Mean.....dollars..	24,200	14,300	12,500	14,800	16,200	17,500	21,200	24,500	28,600	36,800	51,700	23,300	...
Purchase Price-Income Ratio													
Acquired by purchase.....	7,451	62	191	429	735	958	1,508	980	1,261	462	451	415	11,900
Less than 1.0.....	920	-	20	41	97	116	190	123	160	57	118	-	12,500
1.0 to 1.4.....	2,052	-	6	54	137	236	402	320	525	190	182	-	14,000
1.5 to 1.9.....	1,973	2	20	67	150	298	463	349	394	136	93	-	12,400
2.0 to 2.4.....	1,030	3	15	70	130	180	284	125	128	51	44	-	11,000
2.5 to 2.9.....	494	-	29	61	110	80	111	41	41	15	7	-	9,200
3.0 to 3.4.....	222	1	14	55	48	26	37	14	8	12	4	-	7,600
3.5 to 3.9.....	91	4	10	24	24	10	14	5	1	-	-	-	6,700
4.0 or more.....	229	48	76	54	34	7	4	3	4	-	-	-	3,700
Not reported or not computed.....	439	3	-	4	5	5	4	-	-	-	3	415	...
Median.....	1.6	4.0+	3.1	2.3	1.9	1.7	1.6	1.5	1.4	1.4	1.2	-	...
Other properties.....	28	-	3	4	8	4	3	1	2	1	1	1	...
OWNER CHARACTERISTICS													
Age of Principal Owner													
Less than 25 years.....	359	3	11	36	61	86	74	40	24	5	2	18	9,400
25 to 34 years.....	2,811	15	29	125	305	454	713	406	476	109	82	99	11,500
35 to 44 years.....	2,163	8	29	104	162	213	401	302	456	198	176	114	13,400
45 to 54 years.....	1,276	13	40	70	108	133	212	163	235	100	145	56	13,000
55 to 64 years.....	541	8	37	57	69	53	90	62	60	40	42	23	11,000
65 years or over.....	211	14	46	38	34	17	15	4	12	8	4	19	5,900
Not reported.....	117	1	1	2	4	7	7	4	-	1	1	87	...
Median.....	37	49	52	40	35	34	35	36	38	41	43	39	...
Race of Principal Owner													
White.....	6,708	51	145	354	627	852	1,401	916	1,174	440	442	305	12,100
Negro.....	522	11	43	72	94	86	76	35	58	14	7	27	8,700
Other.....	80	-	1	-	13	9	14	10	12	9	3	8	12,300
Not reported.....	168	-	4	8	8	15	20	20	18	-	-	77	11,500
Sex of Principal Owner													
Male.....	6,831	38	122	320	648	901	1,414	944	1,217	448	423	357	12,100
Female.....	581	24	71	108	90	53	87	31	42	12	28	35	7,500
Not reported.....	67	-	-	5	4	8	10	5	4	3	2	25	10,800
Veteran Status													
Veteran.....	4,157	14	54	158	353	523	881	588	812	298	298	178	12,500
Vietnam conflict.....	982	3	11	32	117	186	240	125	155	45	29	40	11,300
Korean conflict.....	848	3	3	24	57	62	162	138	216	80	65	37	14,200
Korean conflict and World War II.....	143	1	1	4	10	3	32	23	34	14	16	4	14,400
World War II.....	1,167	6	28	66	102	123	179	149	229	101	133	51	13,400
World War I.....	31	1	6	2	7	5	3	1	1	-	-	4	...
Other service.....	985	-	5	29	60	144	265	151	177	58	54	43	12,200
Nonveteran.....	3,125	47	130	266	370	423	613	379	442	165	152	137	11,000
Not reported.....	196	-	8	9	19	16	17	14	8	-	2	101	9,300



# United States

	Purchase price												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
1-housing-unit mortgaged properties.....	7,451	196	762	645	774	831	867	1,300	1,293	502	201	79	18,900
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	7,000	188	737	615	735	796	820	1,212	1,189	453	182	75	18,700
2.....	445	8	26	30	38	34	47	86	105	48	19	4	22,200
3 or more.....	6	-	-	-	2	1	-	1	-	1	-	-	...
Origin of First Mortgage													
Mortgage made at time property acquired.....	5,651	164	612	476	561	642	631	975	1,008	368	150	64	18,800
Mortgage assumed at time property acquired.....	1,666	16	121	151	204	182	228	308	272	128	45	13	19,200
Mortgage placed later than acquisition of property.....	133	16	29	19	9	8	8	17	13	7	6	1	13,000
Refinanced mortgage: Same lender.....	79	13	20	8	4	3	5	11	6	4	6	-	12,100
Different lender.....	34	-	8	4	2	3	1	4	8	3	-	1	...
Mortgage placed on property owned free and clear of debt.....	21	4	1	7	3	3	1	2	-	-	-	-	...
First Mortgage Loan													
Less than \$5,000.....	374	188	119	19	11	9	3	10	8	1	-	7	4,900
\$5,000 to \$7,499.....	495	6	340	48	21	22	21	10	12	5	1	6	8,500
\$7,500 to \$9,999.....	718	1	295	220	81	40	30	25	16	4	-	5	10,700
\$10,000 to \$12,499.....	942	-	6	352	246	144	71	66	32	9	5	12	13,600
\$12,500 to \$14,999.....	1,071	-	1	4	415	268	200	120	52	3	1	8	16,000
\$15,000 to \$17,499.....	1,110	-	-	1	-	348	303	311	113	18	3	13	19,100
\$17,500 to \$19,999.....	805	-	1	-	-	-	238	391	148	20	1	5	22,100
\$20,000 to \$24,999.....	1,061	-	-	1	-	-	1	367	590	84	10	8	27,700
\$25,000 to \$29,999.....	469	-	-	1	-	-	-	-	283	160	21	5	33,200
\$30,000 to \$39,999.....	296	-	-	-	-	-	-	-	37	186	67	6	43,700
\$40,000 to \$49,999.....	74	-	-	-	-	-	-	-	2	13	56	3	50,000+
\$50,000 or more.....	35	-	-	-	-	-	-	-	-	-	35	-	50,000+
Median.....dollars..	15,200	2,600	6,900	10,200	12,600	14,300	15,800	18,100	22,200	28,300	38,600	15,200	...
Mean.....dollars..	16,100	3,200	6,700	9,700	12,000	13,700	15,300	17,700	21,600	27,400	41,800	16,600	...
Interest Rate on First Mortgage													
Less than 5.0 percent.....	151	18	15	14	29	12	13	19	26	4	1	-	15,000
5.0 percent.....	109	7	29	18	20	14	5	7	5	1	1	1	12,500
5.1 to 5.9 percent.....	794	6	49	90	86	106	115	146	106	59	19	12	18,700
6.0 percent.....	1,475	46	169	125	188	177	198	247	199	78	34	15	17,800
6.1 to 6.4 percent.....	213	1	12	13	18	18	34	35	48	23	8	3	21,200
6.5 to 6.9 percent.....	1,101	9	68	83	99	146	142	218	211	88	26	12	20,000
7.0 percent.....	899	39	134	77	75	85	89	147	157	52	36	6	18,500
7.1 to 7.4 percent.....	233	1	20	18	16	18	27	45	53	23	12	-	21,900
7.5 to 7.9 percent.....	1,177	6	92	101	113	126	127	222	256	90	28	17	20,300
8.0 percent.....	544	40	96	48	48	52	40	72	94	39	14	3	16,900
8.1 to 8.4 percent.....	64	-	2	4	-	7	3	12	25	7	4	-	26,700
8.5 to 8.9 percent.....	597	8	53	48	79	62	65	123	108	29	13	7	19,200
9.0 percent.....	38	4	8	3	3	4	7	4	1	3	1	1	15,700
9.1 to 9.9 percent.....	21	-	-	1	1	4	3	3	5	4	-	-	...
10.0 percent or more.....	35	9	16	4	-	1	-	1	-	1	1	1	...
Median.....	7.0	7.0	7.0	6.9	6.8	6.8	6.8	7.0	7.0	7.0	7.0	6.9	...
Term of First Mortgage													
Less than 8 years.....	305	101	76	24	13	19	8	20	24	9	5	6	8,200
8 to 12 years.....	466	60	176	67	29	38	15	30	28	12	4	7	9,800
13 to 17 years.....	474	13	139	72	50	44	36	47	38	19	14	3	13,100
18 to 22 years.....	1,169	12	137	115	135	132	119	185	203	73	45	15	18,500
23 to 27 years.....	1,953	4	78	107	151	181	232	377	481	233	94	15	22,900
28 to 32 years.....	2,866	2	115	222	360	398	433	612	501	155	36	32	19,300
33 to 37 years.....	119	-	17	27	28	12	16	13	4	-	1	1	13,800
38 years or more.....	22	-	3	2	7	1	3	5	1	-	-	-	...
No stated term.....	77	5	22	9	1	6	7	11	13	1	1	-	15,500
Median.....	26.2	7.6	17.2	24.8	28.1	27.9	28.2	27.7	26.6	25.9	24.6	25.9	...
Total Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....													
Less than 40 percent.....	7,317	180	733	627	765	823	859	1,282	1,280	496	195	78	18,900
40 to 49 percent.....	209	4	12	13	9	24	21	28	46	26	23	-	23,500
50 to 59 percent.....	193	2	14	8	7	8	18	30	48	32	26	-	27,000
60 to 69 percent.....	370	7	28	11	16	23	22	69	84	62	49	-	26,200
70 to 79 percent.....	676	13	34	40	38	51	58	118	183	107	35	-	24,400
80 to 89 percent.....	1,198	10	78	59	89	114	128	257	289	137	37	-	22,400
90 to 94 percent.....	1,479	30	102	108	111	169	206	308	342	87	16	-	20,200
95 to 99 percent.....	913	17	100	73	91	105	133	208	153	29	4	-	18,800
100 percent or more.....	1,034	10	129	139	219	182	171	126	53	5	-	-	15,300
Not reported.....	1,169	87	236	175	186	148	102	139	82	10	4	-	13,700
Median.....	78	-	-	-	-	-	-	-	-	-	-	78	-
Other properties.....	86	98	94	95	95	91	88	84	79	71	59	-	...

Table 17. Purchase Price, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

[Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	Purchase price												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Selected Monthly Housing Costs													
Acquired before 1970.....	5,314	136	534	467	549	605	629	933	910	360	132	58	18,800
Less than \$50.....	10	5	2	1	-	-	-	-	-	-	-	1	...
\$50 to \$59.....	14	11	4	-	-	-	-	-	-	-	-	-	...
\$60 to \$69.....	13	8	5	-	-	-	-	-	-	-	-	-	...
\$70 to \$79.....	29	8	16	1	-	2	-	1	-	-	-	-	...
\$80 to \$89.....	74	30	34	4	3	-	1	-	-	-	-	1	5,900
\$90 to \$99.....	100	14	50	23	5	4	1	1	-	-	-	1	8,500
\$100 to \$119.....	334	25	164	89	35	10	6	4	1	-	-	-	9,300
\$120 to \$149.....	658	18	133	171	182	99	31	16	7	-	-	1	12,600
\$150 to \$174.....	686	9	48	84	167	172	110	69	23	3	1	-	15,500
\$175 to \$199.....	755	-	10	40	84	174	216	171	51	3	-	7	18,300
\$200 to \$224.....	619	-	13	12	25	86	134	244	97	6	1	1	20,800
\$225 to \$249.....	436	-	3	4	14	22	68	189	127	7	-	3	22,800
\$250 to \$274.....	348	-	1	4	3	12	21	112	166	25	-	3	26,200
\$275 to \$299.....	258	-	3	-	5	3	7	40	160	39	-	2	29,400
\$300 or more.....	705	-	-	4	5	3	9	46	242	268	127	1	37,400
Not reported.....	273	9	48	29	21	19	24	39	35	11	3	36	16,500
Median.....dollars..	194	91	115	137	155	175	192	218	269	300+	300+	...	...
Acquired 1970 and 1971 (part).....	2,137	60	229	178	225	226	238	366	383	142	69	21	19,000
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....	5,314	136	534	467	549	605	629	933	910	360	132	58	18,800
Less than \$10.....	668	25	112	101	84	65	60	103	77	29	10	1	15,500
\$10 to \$14.....	904	19	104	96	104	117	105	138	154	54	14	-	17,800
\$15 to \$19.....	1,081	15	82	84	136	113	152	205	179	83	26	4	19,300
\$20 to \$24.....	1,035	16	79	56	80	120	127	208	230	83	37	-	20,900
\$25 to \$29.....	610	12	44	36	60	69	87	120	113	49	19	1	19,900
\$30 to \$39.....	525	10	40	44	38	73	62	89	107	44	15	3	19,800
\$40 to \$49.....	163	11	12	10	22	20	18	28	22	11	5	3	18,200
\$50 to \$59.....	49	2	11	7	3	5	1	11	5	-	3	-	15,500
\$60 or more.....	62	5	10	7	12	4	7	8	4	4	-	1	14,300
Not reported or not computed.....	217	20	40	26	12	19	10	23	18	3	2	44	12,600
Median.....dollars..	19	19	16	16	17	19	19	20	20	20	21	28	...
Acquired 1970 and 1971 (part).....	2,137	60	229	178	225	226	238	366	383	142	69	21	19,000
Real Estate Tax as Percent of Income													
Acquired before 1970.....	5,314	136	534	467	549	605	629	933	910	360	132	58	18,800
Less than 1.0 percent.....	288	37	79	44	25	30	19	21	17	7	8	2	11,500
1.0 to 1.9 percent.....	827	41	169	122	126	79	77	107	76	27	4	-	14,100
2.0 to 2.9 percent.....	999	25	95	104	121	136	136	174	134	56	18	-	17,800
3.0 to 3.9 percent.....	840	8	57	40	92	110	123	158	168	60	18	4	19,700
4.0 to 4.9 percent.....	665	1	26	43	61	81	102	144	153	45	8	1	20,600
5.0 to 7.4 percent.....	819	1	30	47	57	78	102	171	184	102	42	4	22,700
7.5 to 9.9 percent.....	263	1	17	13	18	25	24	50	69	27	19	-	23,400
10.0 percent or more.....	213	1	6	12	20	26	23	38	62	16	7	2	22,200
Not reported or not computed.....	400	20	56	40	29	41	23	70	49	19	8	44	17,000
Median.....	3.4	1.5	1.9	2.4	2.9	3.3	3.5	3.8	4.2	4.4	5.3	...	...
Acquired 1970 and 1971 (part).....	2,137	60	229	178	225	226	238	366	383	142	69	21	19,000
Selected Annual Housing Costs as Percent of Income													
Acquired before 1970.....	5,314	136	534	467	549	605	629	933	910	360	132	58	18,800
Less than 5 percent.....	4	-	-	1	1	1	-	-	-	-	-	-	...
5 to 9 percent.....	129	13	20	13	7	4	12	21	13	12	12	2	18,900
10 to 14 percent.....	884	35	125	100	91	115	107	117	119	54	20	-	17,000
15 to 19 percent.....	1,380	26	118	109	155	148	181	281	235	95	29	1	19,300
20 to 24 percent.....	1,110	16	70	79	111	146	149	200	218	87	30	4	19,700
25 to 29 percent.....	592	5	46	45	53	67	53	135	128	42	18	-	21,000
30 to 34 percent.....	251	3	25	29	33	21	35	31	56	12	5	-	18,500
35 to 39 percent.....	138	7	12	13	19	15	18	22	23	8	-	-	17,900
40 to 49 percent.....	120	6	23	7	15	14	11	21	16	7	1	-	16,700
50 percent or more.....	146	5	19	19	15	19	13	16	26	7	7	1	17,000
Not reported or not computed.....	561	21	75	53	50	54	48	89	77	36	9	49	17,700
Median.....	19	16	18	19	19	20	19	20	21	20	19	...	...
Acquired 1970 and 1971 (part).....	2,137	60	229	178	225	226	238	366	383	142	69	21	19,000
PROPERTY CHARACTERISTICS													
Manner of Acquisition													
Placed one new mortgage.....	5,564	171	631	472	560	636	618	956	967	342	145	66	18,600
Placed two or more new mortgages.....	192	5	8	15	10	11	18	33	50	32	9	-	24,200
Assumed mortgage(s) already on property.....	1,472	16	112	146	178	164	200	269	231	107	36	12	18,900
Assumed mortgage already on property and placed new mortgage.....	207	1	10	9	26	19	28	40	42	20	10	1	21,200
All cash.....	8	-	-	2	-	-	1	1	1	1	-	-	...
Borrowed other than with mortgage.....	6	3	-	1	-	-	-	-	2	-	-	-	...
Other.....	3	-	-	-	-	1	1	-	-	-	-	-	...
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-



Table 17. Purchase Price, 1-Unit Homeowner Mortgaged Properties: 1971—Continued

(Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	Purchase price												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
PROPERTY CHARACTERISTICS--Continued													
Source of Downpayment													
Sale of previous home.....	1,806	9	73	69	85	148	160	366	511	255	119	11	24,800
Sale of other real property or other investments	206	-	8	16	9	27	18	43	44	27	16	-	23,000
Savings.....	3,359	72	374	310	411	419	478	592	511	146	37	10	18,000
Borrowing other than mortgage on this property..	607	20	70	60	76	76	61	108	90	34	9	2	17,500
Gift.....	132	1	15	18	10	22	18	25	18	3	3	-	17,500
Land on which structure was built.....	112	4	13	12	21	14	10	17	8	8	5	-	16,200
Other.....	93	2	13	9	14	8	10	17	12	6	-	-	17,500
No downpayment required.....	685	69	123	105	94	80	69	85	52	5	3	1	13,700
Not reported.....	450	19	74	45	56	39	42	47	48	18	8	55	15,200
Year Built													
1969 and 1970 (part).....	756	3	13	22	41	71	77	159	223	109	33	5	24,700
1967 and 1968.....	1,140	9	20	40	70	110	144	252	324	111	47	13	23,400
1965 and 1966.....	434	2	10	16	27	52	61	93	92	52	27	3	22,600
1960 to 1964.....	955	11	28	78	81	118	138	208	197	70	18	9	20,500
1950 to 1959.....	1,800	37	160	172	269	244	229	322	232	88	33	13	17,600
1940 to 1949.....	681	21	128	86	94	72	75	99	75	22	7	3	15,400
1939 or earlier.....	1,447	101	352	204	169	141	118	144	133	44	32	10	13,400
Not reported.....	238	12	52	28	23	23	25	23	19	5	4	24	14,100
Rooms													
4 rooms or less.....	544	70	176	84	67	61	33	32	10	3	-	7	10,700
5 rooms.....	1,858	47	211	223	291	316	288	296	154	10	-	20	16,200
6 rooms.....	2,152	46	221	184	249	238	292	458	367	71	13	12	18,600
7 rooms.....	1,293	16	83	80	109	119	147	277	341	83	30	8	21,600
8 rooms.....	852	9	40	39	28	57	57	152	252	172	40	7	26,600
9 rooms or more.....	655	5	21	24	19	34	41	69	160	160	115	6	31,900
Not reported.....	98	3	9	12	10	7	8	15	10	3	3	20	17,100
Median.....	6.0	5.0	5.4	5.5	5.5	5.6	5.8	6.1	6.8	7.9	7.2	5.7	...
Value													
Less than \$5,000.....	109	105	2	1	-	-	-	-	-	-	-	-	2,600
\$5,000 to \$7,499.....	208	60	147	-	-	-	-	-	-	-	-	1	6,500
\$7,500 to \$9,999.....	324	13	302	7	-	-	-	-	-	-	-	1	7,400
\$10,000 to \$12,499.....	507	9	186	290	17	3	1	-	-	-	-	-	10,500
\$12,500 to \$14,999.....	483	1	59	125	291	5	-	-	-	1	-	-	13,000
\$15,000 to \$17,499.....	791	3	34	136	288	306	17	3	1	-	1	3	14,400
\$17,500 to \$19,999.....	680	-	10	29	99	250	285	5	-	-	-	1	17,000
\$20,000 to \$24,999.....	1,240	-	8	34	61	192	402	539	3	-	-	3	19,500
\$25,000 to \$29,999.....	1,039	-	3	5	9	49	123	518	329	1	1	-	23,200
\$30,000 to \$39,999.....	1,159	-	3	5	7	17	33	216	793	79	1	3	28,700
\$40,000 to \$49,999.....	423	-	2	-	-	2	1	13	140	260	3	3	38,000
\$50,000 or more.....	378	-	2	-	-	-	1	1	20	160	194	-	50,000+
Not reported.....	110	5	4	12	3	7	4	4	7	-	-	64	14,200
Median.....dollars.	22,300	4,500	9,400	12,900	15,700	18,500	21,600	26,000	33,900	46,500	50,000+	...	...
Mean.....dollars.	24,200	5,000	9,900	13,600	15,800	18,800	21,500	25,800	33,000	46,300	74,400	...	...
Purchase Price-Income Ratio													
Less than 1.0.....	920	167	333	141	76	55	50	40	26	18	15	-	9,400
1.0 to 1.4.....	2,052	8	239	250	320	281	282	319	249	77	27	-	16,900
1.5 to 1.9.....	1,973	9	79	102	193	251	286	461	410	153	29	-	20,700
2.0 to 2.4.....	1,030	4	19	55	70	93	110	243	266	123	48	-	23,400
2.5 to 2.9.....	494	-	24	21	36	37	54	87	150	56	28	-	24,300
3.0 to 3.4.....	222	1	3	10	19	27	21	35	57	25	23	-	24,200
3.5 to 3.9.....	91	-	5	7	1	12	9	13	23	16	4	-	24,200
4.0 or more.....	229	-	22	21	26	25	28	30	49	13	16	-	19,400
Not reported or not computed.....	439	7	39	38	33	48	28	70	63	22	11	79	18,800
Median.....	1.6	0.5	1.0	1.3	1.4	1.6	1.6	1.7	1.9	1.9	2.2	-	...
OWNER CHARACTERISTICS													
Race of Principal Owner													
White.....	6,686	156	641	539	682	747	769	1,194	1,232	479	194	53	19,300
Negro.....	518	31	104	86	79	56	65	60	20	6	3	8	13,600
Other.....	80	1	4	4	7	8	11	18	19	6	1	1	21,400
Not reported.....	167	7	13	17	7	20	23	28	23	11	2	17	18,700
Sex of Principal Owner													
Male.....	6,823	175	660	565	698	751	809	1,219	1,229	470	181	65	19,100
Female.....	561	21	94	76	68	68	55	73	57	29	15	5	15,700
Not reported.....	67	-	8	5	8	12	3	7	7	3	5	9	16,600
Veteran Status													
Veteran.....	4,145	84	337	322	409	439	477	795	793	314	147	29	19,900
Vietnam conflict.....	981	9	82	104	134	131	138	196	138	38	7	5	18,000
Korean conflict.....	847	18	59	45	58	86	79	158	208	85	41	8	22,300
Korean conflict and World War II.....	142	2	8	14	16	11	16	27	27	14	6	1	20,600
World War II.....	1,164	44	128	84	93	87	112	205	229	114	63	5	20,800
World War I.....	28	4	5	4	1	-	-	8	5	-	-	1	...
Other service.....	983	6	55	72	106	126	132	200	185	64	30	7	19,800
Nonveteran.....	3,110	104	401	303	352	365	364	479	482	185	51	24	17,600
Not reported.....	196	8	24	20	14	27	26	26	19	3	2	27	16,700

Table 18. Holder of First Mortgage Made 1967 to 1971 (Part), 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Excludes properties with first mortgage assumed. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit mortgaged properties.....	6,892	1,421	689	2,639	207	155	337	513	32	645	255
MORTGAGE CHARACTERISTICS											
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	6,461	1,375	688	2,568	207	151	327	511	20	396	218
Contract to purchase.....	431	47	1	71	-	4	10	1	12	249	37
Origin of First Mortgage											
Mortgage made at time property acquired.....	5,683	947	612	2,221	197	124	317	505	26	550	182
Mortgage placed later than acquisition of property.....	1,210	474	77	417	9	30	20	8	5	95	73
Refinanced mortgage: Same lender.....	627	218	55	254	7	13	2	2	4	48	22
Different lender.....	267	89	9	93	2	8	8	5	-	25	26
Mortgage placed on property owned free and clear of debt.....	316	167	12	70	-	9	9	-	1	22	25
First Mortgage Loan											
Less than \$5,000.....	655	263	15	160	2	20	17	-	5	143	31
\$5,000 to \$7,499.....	612	187	24	177	4	20	25	9	4	130	33
\$7,500 to \$9,999.....	660	145	34	185	25	18	58	54	3	109	30
\$10,000 to \$12,499.....	779	158	79	272	22	19	70	70	-	64	25
\$12,500 to \$14,999.....	861	130	111	333	18	20	71	104	2	45	28
\$15,000 to \$17,499.....	928	143	102	377	44	18	48	111	6	44	36
\$17,500 to \$19,999.....	668	90	112	272	20	20	23	68	3	36	25
\$20,000 to \$24,999.....	931	137	116	457	36	8	22	80	4	42	29
\$25,000 to \$29,999.....	409	60	55	227	19	7	3	9	3	13	14
\$30,000 to \$39,999.....	278	53	32	151	15	5	-	5	-	12	5
\$40,000 to \$49,999.....	78	-40	7	20	1	-	-	2	3	3	1
\$50,000 or more.....	34	15	3	9	-	1	-	-	-	5	-
Median.....dollars..	14,600	11,800	17,000	16,200	16,800	12,600	12,400	15,400	...	8,600	13,300
Mean.....dollars..	15,300	14,200	17,600	16,800	17,800	13,300	12,500	15,700	...	10,700	13,500
Interest Rate on First Mortgage											
Less than 5.0 percent.....	97	9	-	4	1	5	10	1	-	33	34
5.0 percent.....	110	4	3	4	-	-	66	-	1	28	4
5.1 to 5.9 percent.....	91	23	4	23	5	3	17	4	2	6	5
6.0 percent.....	1,307	283	198	319	54	32	89	122	1	155	52
6.1 to 6.4 percent.....	196	34	15	84	10	1	40	-	-	7	5
6.5 to 6.9 percent.....	1,039	200	122	478	58	8	29	63	1	48	32
7.0 percent.....	1,019	285	41	437	8	27	8	12	4	168	29
7.1 to 7.4 percent.....	251	44	23	139	9	1	17	3	1	11	3
7.5 to 7.9 percent.....	1,206	208	137	531	26	19	18	192	5	40	31
8.0 percent.....	673	192	41	277	11	15	7	11	6	106	9
8.1 to 8.4 percent.....	69	11	12	38	1	1	-	-	1	3	2
8.5 to 8.9 percent.....	636	79	89	246	19	30	35	104	6	13	15
9.0 percent.....	58	16	4	24	-	-	-	-	1	11	3
9.1 to 9.9 percent.....	43	11	1	22	3	-	-	-	1	2	4
10.0 percent or more.....	96	23	1	13	1	14	1	-	-	16	27
Median.....	7.0	7.0	7.0	7.0	6.7	7.4	6.0	7.6	...	7.0	6.9
Variable Interest Rate on First Mortgage											
Yes.....	878	184	64	546	3	3	4	-	-	40	35
No.....	6,010	1,237	624	2,091	204	152	333	513	32	604	220
Not reported.....	4	-	1	1	-	-	-	-	-	1	-
Term of First Mortgage											
Less than 8 years.....	649	352	9	51	-	27	3	-	5	146	56
8 to 12 years.....	685	225	22	188	5	28	6	-	6	176	29
13 to 17 years.....	554	164	22	219	12	1	7	4	-	107	17
18 to 22 years.....	1,128	274	97	542	23	9	29	22	2	95	35
23 to 27 years.....	1,625	223	257	896	47	15	65	44	7	56	17
28 to 32 years.....	2,059	154	279	734	120	69	152	443	10	18	82
33 to 37 years.....	82	1	1	3	-	-	75	-	-	1	-
38 years or more.....	12	1	1	-	-	4	-	-	1	4	-
No stated term.....	98	26	2	6	-	1	1	-	-	42	20
Median.....	24.1	16.6	26.7	24.7	28.7	26.5	29.9	30.1	...	12.4	20.2



Table 18. Holder of First Mortgage Made 1967 to 1971 (Part), 1-Unit Homeowner  
Properties: 1971—Continued

[Number of mortgaged properties in thousands. Excludes properties with first mortgage assumed. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Holder of first mortgage										
	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
MORTGAGE CHARACTERISTICS--Continued											
Location of First Mortgage Holder											
Property in Northeast region.....	1,498	338	457	443	10	24	48	54	1	82	41
Lender in same region.....	1,384	337	456	441	8	21	-	-	1	80	40
Lender in different region or outside United States.....	114	1	2	2	1	3	48	54	-	-	1
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	2,176	575	52	934	63	24	85	140	7	233	63
Lender in same region.....	1,845	567	21	922	33	20	-	-	5	225	52
Lender in different region or outside United States.....	330	8	32	12	30	4	85	140	1	8	9
Not reported.....	1	-	-	-	-	-	-	-	-	-	1
Property in South region.....	1,976	308	105	778	94	78	154	188	11	191	68
Lender in same region.....	1,745	284	26	715	37	76	154	188	11	190	63
Lender in different region or outside United States.....	231	24	78	62	57	2	-	-	-	1	5
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	1,242	201	75	484	39	28	50	130	13	139	82
Lender in same region.....	887	189	24	428	3	21	-	-	12	131	80
Lender in different region or outside United States.....	354	11	50	56	35	8	50	130	2	7	2
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage											
Holder.....	5,398	1,351	510	2,407	62	122	229	14	27	511	166
Agent.....	1,494	70	180	232	144	33	108	498	5	135	89
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made at time of purchase.....	5,683	947	612	2,221	197	124	317	505	26	550	182
Less than 40 percent.....	146	60	12	35	4	1	-	1	-	22	10
40 to 49 percent.....	124	42	14	39	9	-	2	-	-	11	8
50 to 59 percent.....	259	78	28	98	8	3	4	-	3	28	10
60 to 69 percent.....	456	153	55	177	12	3	6	3	1	33	13
70 to 79 percent.....	940	193	106	531	21	1	7	8	1	53	17
80 to 89 percent.....	1,088	144	110	587	21	8	25	28	3	136	26
90 to 94 percent.....	697	75	99	262	21	19	40	80	2	73	25
95 to 99 percent.....	900	83	111	206	47	46	109	198	12	54	35
100 percent or more.....	1,004	104	71	259	51	42	120	180	4	136	35
Not reported.....	68	14	5	27	3	1	4	6	-	4	3
Median.....	88	76	87	83	95	97	98	98	...	89	91
Other properties.....	1,210	474	77	417	9	30	20	8	5	95	73
Total Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made at time of purchase.....	5,683	947	612	2,221	197	124	317	505	26	550	182
Less than 40 percent.....	141	58	12	32	4	1	-	1	-	22	10
40 to 49 percent.....	118	42	13	34	9	-	2	-	-	11	8
50 to 59 percent.....	249	77	26	93	8	3	4	-	3	27	10
60 to 69 percent.....	434	142	54	167	12	3	6	3	1	33	13
70 to 79 percent.....	865	186	97	483	16	-	7	8	1	49	17
80 to 89 percent.....	1,086	149	111	583	22	8	24	28	3	134	25
90 to 94 percent.....	758	79	105	309	23	20	40	80	2	72	26
95 to 99 percent.....	914	87	112	216	47	46	107	195	12	56	35
100 percent or more.....	1,049	112	77	278	53	42	123	183	4	142	35
Not reported.....	68	14	5	27	3	1	4	6	-	4	3
Median.....	89	77	89	84	95	97	98	98	...	89	91
Other properties.....	1,210	474	77	417	9	30	20	8	5	95	73
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Items Included in First Mortgage Payment											
Regular payments of both interest and principal.....	6,812	1,399	688	2,633	207	151	337	513	32	600	252
Real estate taxes and property insurance.....	3,425	381	348	1,544	151	95	182	504	15	89	116
With no other items.....	1,835	216	138	1,049	55	26	83	115	12	81	60
With other items.....	1,590	165	210	495	96	69	99	388	3	8	56
Real estate taxes only.....	839	157	198	401	11	1	5	4	4	32	25
Property insurance only.....	84	20	2	37	1	1	3	3	3	11	4
Other combinations or no other items.....	2,464	841	139	652	43	53	147	3	11	468	108
No regular payments of interest and principal.....	80	22	2	5	-	4	-	-	-	45	3
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	6,419	1,338	647	2,499	200	141	293	469	26	577	228
Delinquent (30 days or more).....	404	63	37	120	6	12	44	38	6	58	22
1 to 3 payments.....	316	46	31	101	3	8	41	31	3	41	10
4 or more payments.....	89	16	6	18	3	4	3	7	3	18	12
Foreclosure in process.....	25	3	3	4	3	1	1	7	-	1	1
Foreclosure not in process.....	64	13	3	14	-	3	1	-	3	16	11
Not reported.....	61	16	6	19	1	1	-	5	-	7	5
No regular payments required.....	7	5	-	-	-	-	-	-	-	2	-

Table 18. **Holder of First Mortgage Made 1967 to 1971 (Part), 1-Unit Homeowner Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Excludes properties with first mortgage assumed. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Real Estate Tax as Percent of Income**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired before 1970.....	5,339	1,196	536	2,048	185	88	244	379	20	433	210
Less than 1.0 percent.....	417	138	8	122	8	20	31	17	1	53	20
1.0 to 1.9 percent.....	865	191	43	333	30	15	61	66	1	96	28
2.0 to 2.9 percent.....	932	201	65	354	34	20	41	96	4	71	47
3.0 to 3.9 percent.....	788	172	78	313	37	5	31	69	6	47	30
4.0 to 4.9 percent.....	617	137	87	251	17	1	24	39	1	43	16
5.0 to 7.4 percent.....	782	139	130	342	19	11	25	44	3	40	30
7.5 to 9.9 percent.....	248	41	58	90	9	1	12	12	-	18	6
10.0 percent or more.....	222	52	39	78	6	3	5	13	-	19	8
Not reported or not computed.....	468	124	29	165	25	12	14	23	3	47	26
Median.....	3.2	3.0	4.6	3.4	3.2	2.1	2.5	2.9	...	2.6	2.9
Acquired 1970 and 1971 (part).....	1,553	225	154	590	22	66	93	134	12	212	45

**PROPERTY CHARACTERISTICS**

**Manner of Acquisition**

By purchase.....	6,819	1,388	685	2,623	205	151	337	513	32	641	245
Placed one new mortgage.....	6,325	1,237	650	2,397	193	143	325	511	32	615	221
Placed two or more new mortgages.....	235	44	21	146	9	0	4	0	0	10	1
Assumed mortgage(s) already on property.....	73	23	6	32	1	1	-	-	-	1	9
Assumed mortgage(s) already on property and placed new mortgage.....	18	7	-	8	1	-	-	1	-	1	-
All cash.....	104	51	2	25	-	5	6	-	-	10	4
Borrowed other than with mortgage.....	56	24	5	13	-	-	2	-	-	4	8
Other.....	7	1	-	3	-	1	-	-	-	-	1
Not by purchase.....	69	30	4	16	1	4	-	-	-	4	10
Inheritance or gift.....	66	27	4	16	1	4	-	-	-	4	10
Other.....	3	3	-	-	-	-	-	-	-	-	-
Not reported.....	4	4	-	-	-	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	685	109	54	295	21	19	47	90	3	15	31
1967 and 1968.....	985	220	105	407	61	14	59	52	5	22	40
1965 and 1966.....	313	68	54	134	10	6	15	9	3	10	6
1960 to 1964.....	709	135	60	309	21	15	39	48	7	51	24
1950 to 1959.....	1,552	255	144	631	42	42	66	141	5	166	61
1940 to 1949.....	729	157	75	263	11	19	38	68	1	75	22
1939 or earlier.....	1,707	437	183	525	34	34	58	94	8	273	62
Not reported.....	212	41	15	75	7	7	14	11	-	33	9

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

Less than 25 years.....	283	46	22	104	8	11	14	40	1	32	5
25 to 34 years.....	2,354	409	257	938	66	51	145	236	8	176	68
35 to 44 years.....	1,945	388	220	736	72	39	101	131	10	176	73
45 to 54 years.....	1,319	297	124	516	41	28	49	75	11	119	59
55 to 64 years.....	643	195	44	216	12	19	16	18	1	78	43
65 years or over.....	236	65	18	76	-	5	10	5	-	50	5
Not reported.....	113	21	4	53	8	1	2	9	-	14	1
Median.....	39	41	38	38	38	39	36	34	...	41	42

**Income**

Less than \$2,000.....	89	25	1	22	2	5	7	5	-	17	4
\$2,000 to \$3,999.....	216	54	5	48	5	9	22	13	-	49	11
\$4,000 to \$5,999.....	425	84	29	93	5	21	39	48	5	82	17
\$6,000 to \$7,999.....	718	157	53	214	22	31	54	65	8	91	22
\$8,000 to \$9,999.....	922	168	81	320	13	26	86	88	5	101	33
\$10,000 to \$12,499.....	1,359	257	146	551	34	26	66	113	4	110	53
\$12,500 to \$14,999.....	872	184	104	371	27	7	24	57	5	65	28
\$15,000 to \$19,999.....	1,072	190	134	497	42	20	27	66	-	51	46
\$20,000 to \$24,999.....	423	86	59	205	14	-	-	18	-	23	17
\$25,000 to \$34,999.....	255	59	31	119	14	1	3	12	1	7	8
\$35,000 or more.....	144	67	14	43	4	1	-	1	2	12	-
Not reported.....	397	90	33	154	24	6	9	26	1	37	15
Median.....dollars..	11,600	11,700	12,800	12,500	13,400	8,600	9,000	10,500	...	9,300	11,500
Mean.....dollars..	13,100	14,300	14,500	14,000	14,600	9,400	9,100	11,100	...	10,400	12,200



Table 19. Junior Mortgage Characteristics, 1-Unit Homeowner Properties: 1971

[Number of junior mortgages. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with--			United States	Properties with--		
	All junior mortgages	FHA or VA first mortgage	Conventional first mortgage		All junior mortgages	FHA or VA first mortgage	Conventional first mortgage
Total mortgages.....	1,002,169	267,333	734,836	MORTGAGE CHARACTERISTICS--Continued			
MORTGAGE CHARACTERISTICS				Servicing of Junior Mortgage			
Face Amount of Junior Mortgage Loan				Holder.....	815,449	221,366	594,083
Less than \$2,000.....	153,572	43,903	109,669	Agent.....	186,720	45,968	140,753
\$2,000 to \$2,999.....	228,715	71,505	157,210				
\$3,000 to \$3,999.....	188,606	55,325	133,282	Location of Junior Mortgage Holder			
\$4,000 to \$4,999.....	138,988	26,423	112,564	Property in Northeast region.....	117,542	25,781	91,761
\$5,000 to \$5,999.....	100,847	25,322	75,526	Lender in same region.....	107,457	25,781	81,675
\$6,000 to \$7,999.....	97,122	29,663	67,459	Lender in different region or outside			
\$8,000 to \$9,999.....	34,663	8,234	26,429	United States.....	7,001	-	7,001
\$10,000 or more.....	59,656	6,959	52,698	Not reported.....	3,084	-	3,084
Median.....dollars..	3,600	3,300	3,800	Property in North Central region..	140,883	27,741	113,142
Mean.....dollars..	4,400	3,900	4,500	Lender in same region.....	130,083	26,230	103,854
Year Junior Mortgage Made or Assumed				Lender in different region or outside			
1969 to 1971 (part).....	526,456	175,927	350,529	United States.....	10,800	1,512	9,288
1967 and 1968.....	232,420	43,720	188,700	Not reported.....	-	-	-
1965 and 1966.....	95,172	17,715	77,457	Property in South region.....	369,968	92,501	277,466
1960 to 1964.....	128,050	13,706	114,344	Lender in same region.....	340,954	84,704	256,250
1955 to 1959.....	7,908	5,284	2,624	Lender in different region or outside			
1950 to 1954.....	9,441	8,259	1,182	United States.....	27,837	6,621	21,217
1949 or earlier.....	2,723	2,723	-	Not reported.....	1,177	1,177	-
Term of Junior Mortgage				Property in West region.....	373,777	121,310	252,467
Less than 8 year.....	535,611	170,457	365,154	Lender in same region.....	350,755	108,355	242,400
8 to 12 years.....	182,245	48,105	134,139	Lender in different region or outside			
13 to 17 years.....	83,348	15,079	68,269	United States.....	23,021	12,955	10,067
18 to 22 years.....	62,612	7,979	54,633	Not reported.....	-	-	-
23 to 27 years.....	60,032	14,149	45,883	Holder's Acquisition of Junior Mortgage			
28 to 32 years.....	21,226	-	21,226	Originated by holder.....	801,696	201,256	600,439
33 to 37 years.....	1,242	-	1,242	Purchased from present servicer.....	50,334	18,634	31,699
38 years or more.....	1,255	1,255	-	Purchased from someone else.....	118,009	35,565	82,443
No stated term.....	54,599	10,309	44,291	Not reported.....	32,132	11,878	20,254
Median.....	8.0-	8.0-	8.0-	MORTGAGE PAYMENTS AND OTHER EXPENSES			
Interest Rate on Junior Mortgage				Method of Payment of Junior Mortgage			
Less than 5.0 percent.....	59,246	20,425	38,821	Regular payments required.....	992,944	267,333	725,611
5.0 percent.....	27,992	6,196	21,796	Interest and principal.....	940,805	255,687	685,118
5.1 to 5.9 percent.....	33,370	9,748	23,622	Principal only.....	12,059	2,718	9,341
6.0 percent.....	195,200	48,394	146,806	Interest only.....	40,080	8,929	31,152
6.1 to 6.4 percent.....	14,390	-	14,390	No regular payment required.....	9,225	-	9,225
6.5 to 6.9 percent.....	62,459	13,401	49,058	Amortization of Junior Mortgage			
7.0 percent.....	116,844	30,808	86,036	Principal payments required.....	952,864	258,405	694,459
7.1 to 7.4 percent.....	26,478	1,356	25,121	Fully amortized.....	753,226	216,981	536,245
7.5 to 7.9 percent.....	65,931	15,851	50,080	Partially amortized.....	199,638	41,424	158,214
8.0 percent.....	100,520	29,799	70,721	Other mortgages.....	49,305	8,929	40,377
8.1 to 8.4 percent.....	13,563	-	13,563	Current Status of Junior Mortgage Payments			
8.5 to 8.9 percent.....	36,945	12,040	24,905	Current or ahead of schedule.....	870,310	243,914	626,396
9.0 percent.....	33,945	12,203	21,742	Delinquent (30 days or more).....	104,989	19,380	85,609
9.1 to 9.9 percent.....	18,520	3,854	14,666	1 to 3 payments.....	56,135	12,861	43,274
10.0 percent or more.....	196,767	63,257	133,510	4 or more payments.....	48,853	6,519	42,335
Median.....	7.0	7.7	7.0	Foreclosure in process.....	5,146	-	5,146
Variable Interest Rate on Junior Mortgage				Foreclosure not in process.....	43,707	6,519	37,189
Yes.....	53,003	6,637	46,366	Not reported.....	17,645	4,040	13,606
No.....	949,167	260,696	688,470	No regular payments required.....	9,225	-	9,225
Not reported.....	-	-	-				
Holder of Junior Mortgage							
Commercial bank or trust company.....	111,568	27,872	83,696				
Mutual savings bank.....	24,213	13,589	10,624				
Savings and loan association.....	118,692	25,400	93,292				
Life insurance company.....	9,107	2,734	6,372				
Mortgage company.....	82,555	31,690	50,865				
Federal agency.....	10,966	1,255	9,712				
Real estate or construction company.....	77,260	13,631	63,629				
Individual or individual's estate.....	433,435	110,336	323,099				
Other.....	134,372	40,826	93,546				

Table 1b. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	21,989	7,422	14,567	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	2,016	1,071	945
Inside SMSA's.....	...	...	...	5 rooms.....	5,773	2,082	3,691
1,000,000 or more.....	...	...	...	6 rooms.....	6,702	2,191	4,511
250,000 to 999,999.....	...	...	...	7 rooms.....	3,588	999	2,590
50,000 to 249,999.....	...	...	...	8 rooms.....	1,981	483	1,497
10,000 to 49,999.....	...	...	...	9 rooms or more.....	1,528	414	1,115
Less than 10,000 and rural.....	...	...	...	Not reported.....	401	182	219
Outside SMSA's.....	...	...	...	Median.....	5.9	5.7	6.0
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	6,152	587	5,564
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	119	49	70
Manner of Acquisition				\$5,000 to \$7,499.....	192	42	150
By purchase.....	20,913	6,430	14,484	\$7,500 to \$9,999.....	317	42	275
Placed one new mortgage.....	14,679	3,275	11,404	\$10,000 to \$12,499.....	469	43	426
Placed two or more new mortgages.....	565	127	439	\$12,500 to \$14,999.....	567	25	542
Assumed mortgage(s) already on property.....	2,575	410	2,166	\$15,000 to \$17,499.....	657	60	596
Assumed mortgage already on property and placed new mortgage.....	357	72	285	\$17,500 to \$19,999.....	731	47	684
All cash.....	2,158	2,042	116	\$20,000 to \$24,999.....	1,148	79	1,069
Borrowed other than with mortgage.....	533	467	66	\$25,000 to \$29,999.....	698	59	639
Other.....	45	37	8	\$30,000 to \$34,999.....	470	41	429
Not by purchase.....	791	711	79	\$35,000 to \$39,999.....	230	24	206
Inheritance or gift.....	776	702	74	\$40,000 to \$49,999.....	270	32	238
Other.....	15	9	6	\$50,000 or more.....	215	37	178
Not reported.....	285	281	4	Not reported.....	70	8	62
Source of Downpayment				Median.....dollars..	20,000	19,000	20,000
Purchased 1965 to 1971 (part).....	7,564	775	6,789	Other properties.....	15,837	6,834	9,003
Sale of previous home.....	2,076	298	1,778	Value			
Sale of other real property or other investments.....	210	43	167	Less than \$5,000.....	303	237	67
Savings.....	3,340	260	3,080	\$5,000 to \$7,499.....	796	535	262
Borrowing other than mortgage on this property..	533	22	511	\$7,500 to \$9,999.....	1,038	541	497
Gift.....	122	7	114	\$10,000 to \$12,499.....	1,830	902	928
Land on which structure was built.....	67	4	63	\$12,500 to \$14,999.....	1,408	479	929
Other.....	85	6	78	\$15,000 to \$17,499.....	2,395	852	1,542
No downpayment required.....	599	22	577	\$17,500 to \$19,999.....	1,977	582	1,395
Not reported.....	533	113	420	\$20,000 to \$24,999.....	3,502	948	2,554
Other properties.....	14,425	6,647	7,778	\$25,000 to \$29,999.....	2,736	674	2,063
Land and Building Acquisition				\$30,000 to \$39,999.....	2,996	699	2,297
During same 12-month period.....	18,523	5,895	12,628	\$40,000 to \$49,999.....	1,037	240	797
Acquired land previously.....	1,319	755	564	\$50,000 or more.....	1,047	303	744
Land not owned by building owner.....	216	63	152	Not reported.....	923	430	493
Not reported.....	1,931	709	1,223	Median.....dollars..	21,100	17,400	22,800
Year Property Acquired				Mean.....dollars..	23,300	20,300	24,800
1969 to 1971 (part).....	3,411	401	3,010	Purchase Price as Percent of Value			
1967 and 1968.....	2,931	361	2,570	Acquired by purchase.....	20,913	6,430	14,484
1965 and 1966.....	2,441	345	2,096	Purchased 1967 to 1971 (part).....	6,152	587	5,564
1960 to 1964.....	4,375	879	3,495	Less than 80 percent.....	1,334	154	1,180
1955 to 1959.....	3,305	1,229	2,076	80 to 89 percent.....	1,593	108	1,485
1950 to 1954.....	2,338	1,396	942	90 to 94 percent.....	945	78	867
1949 or earlier.....	3,152	2,774	377	95 to 99 percent.....	54	54	629
Not reported.....	37	37	-	100 percent or more.....	1,486	181	1,305
Year Built				Not reported.....	110	12	98
1969 and 1970 (part).....	596	69	528	Median.....	90	92	90
1967 and 1968.....	934	109	824	Purchased 1960 to 1966.....	6,611	1,048	5,563
1965 and 1966.....	1,003	98	904	Less than 60 percent.....	811	162	649
1960 to 1964.....	2,847	388	2,459	60 to 79 percent.....	2,753	406	2,347
1950 to 1959.....	6,788	1,702	5,086	80 to 89 percent.....	1,567	228	1,339
1940 to 1949.....	2,901	1,253	1,648	90 to 99 percent.....	678	106	572
1939 or earlier.....	6,166	3,463	2,703	100 percent or more.....	421	95	326
Not reported.....	754	340	414	Not reported.....	381	51	329
				Median.....	77	77	77
				Purchased 1959 or earlier.....	8,153	4,797	3,357
				Less than 40 percent.....	1,593	1,265	328
				40 to 59 percent.....	1,992	1,121	871
				60 to 79 percent.....	2,406	1,173	1,234
				80 to 99 percent.....	1,200	590	609
				100 percent or more.....	384	238	146
				Not reported.....	578	410	168
				Median.....	62	57	66
				Not acquired by purchase.....	1,075	992	84



Table 1b. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	6,149	585	5,564	Acquired before 1970.....	20,199	7,190	13,009
Less than 1.0.....	651	100	551	Less than 5 percent.....	571	540	32
1.0 to 1.4.....	1,639	92	1,547	5 to 9 percent.....	2,992	2,141	851
1.5 to 1.9.....	1,578	66	1,512	10 to 14 percent.....	4,336	1,227	3,109
2.0 to 2.4.....	861	65	795	15 to 19 percent.....	3,812	639	3,172
2.5 to 2.9.....	424	42	383	20 to 24 percent.....	2,398	391	2,007
3.0 to 3.4.....	217	35	182	25 to 29 percent.....	1,278	238	1,040
3.5 to 3.9.....	92	23	69	30 to 34 percent.....	591	143	448
4.0 or more.....	266	94	171	35 to 39 percent.....	404	123	280
Not reported or not computed.....	420	67	353	40 to 49 percent.....	406	157	249
Median.....	1.6	2.0	1.6	50 percent or more.....	563	210	353
Other properties.....	15,840	6,837	9,003	Not reported or not computed.....	2,849	1,382	1,467
				Median.....	16	10	17
				Acquired 1970 and 1971 (part).....	1,790	231	1,558
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Selected Monthly Housing Costs				Age of Principal Owner			
Acquired before 1970.....	20,199	7,190	13,009	Less than 25 years.....	307	32	275
Less than \$50.....	1,617	1,598	19	25 to 34 years.....	3,257	150	3,107
\$50 to \$59.....	918	888	30	35 to 44 years.....	4,883	508	4,375
\$60 to \$69.....	858	799	58	45 to 54 years.....	5,324	1,374	3,950
\$70 to \$79.....	805	709	96	55 to 64 years.....	4,023	2,069	1,954
\$80 to \$89.....	785	608	177	65 years or over.....	3,842	3,168	674
\$90 to \$99.....	699	397	302	Not reported.....	353	121	232
\$100 to \$119.....	1,539	592	948	Median.....	49	63	44
\$120 to \$149.....	2,525	404	2,122	Race of Principal Owner			
\$150 to \$174.....	2,157	147	2,010	White.....	19,836	6,782	13,053
\$175 to \$199.....	1,906	79	1,826	Negro.....	1,456	406	1,050
\$200 to \$224.....	1,449	57	1,392	Other.....	226	54	172
\$225 to \$249.....	936	25	911	Not reported.....	471	179	292
\$250 to \$274.....	693	22	671	Sex of Principal Owner			
\$275 to \$299.....	512	18	495	Male.....	18,108	5,094	13,014
\$300 or more.....	1,255	36	1,219	Female.....	3,681	2,247	1,434
Not reported.....	1,545	811	734	Not reported.....	200	80	119
Median.....dollars..	145	68	180	Veteran Status			
Acquired 1970 and 1971 (part).....	1,790	231	1,558	Veteran.....	11,212	2,560	8,652
Real Estate Tax				Vietnam conflict.....	955	46	909
Acquired before 1970.....	20,199	7,190	13,009	Korean conflict.....	2,013	172	1,841
Less than \$100.....	1,353	774	579	Korean conflict and World War II.....	537	88	448
\$100 to \$199.....	2,280	1,009	1,271	World War II.....	5,584	1,583	4,001
\$200 to \$299.....	2,821	1,118	1,703	World War I.....	615	511	1,103
\$300 to \$349.....	1,506	485	1,021	Other service.....	1,509	159	1,350
\$350 to \$399.....	1,284	411	873	Nonveteran.....	10,149	4,617	5,532
\$400 to \$449.....	1,305	437	868	Not reported.....	628	245	383
\$450 to \$499.....	1,104	303	801	Persons in Household			
\$500 to \$549.....	1,076	312	764	1 person.....	1,986	1,463	523
\$550 to \$599.....	814	245	570	2 persons.....	6,125	3,200	2,925
\$600 to \$699.....	1,570	397	1,173	3 persons.....	3,867	1,107	2,759
\$700 to \$799.....	1,046	265	781	4 persons.....	4,155	672	3,483
\$800 or more.....	3,271	837	2,435	5 persons.....	2,673	403	2,271
Not reported.....	768	598	170	6 persons or more.....	2,689	360	2,329
Median.....dollars..	418	340	456	Not reported.....	495	216	279
Acquired 1970 and 1971 (part).....	1,790	231	1,558	Median.....	3.1	2.1	3.7
Real Estate Tax Per \$1,000 Value				Income			
Acquired before 1970.....	20,199	7,190	13,009	Less than \$2,000.....	799	663	136
Less than \$10.....	1,629	651	977	\$2,000 to \$3,999.....	1,353	995	358
\$10 to \$14.....	2,787	955	1,832	\$4,000 to \$5,999.....	1,555	885	670
\$15 to \$19.....	3,961	1,253	2,708	\$6,000 to \$7,999.....	1,944	788	1,155
\$20 to \$24.....	3,818	1,160	2,658	\$8,000 to \$9,999.....	2,295	706	1,589
\$25 to \$29.....	2,537	814	1,723	\$10,000 to \$12,499.....	3,699	860	2,838
\$30 to \$39.....	2,226	727	1,499	\$12,500 to \$14,999.....	2,540	506	2,034
\$40 to \$49.....	837	301	536	\$15,000 to \$19,999.....	3,324	662	2,661
\$50 to \$59.....	293	113	180	\$20,000 to \$24,999.....	1,467	300	1,166
\$60 or more.....	341	143	197	\$25,000 to \$34,999.....	906	223	683
Not reported or not computed.....	1,770	1,071	699	\$35,000 or more.....	553	165	387
Median.....dollars..	21	20	21	Not reported.....	1,555	667	888
Acquired 1970 and 1971 (part).....	1,790	231	1,558	Median.....dollars..	11,500	8,100	12,600
				Mean.....dollars..	13,000	10,400	14,300

Table 2b. Government Insurance Status, First Mortgages on Owner-Occupied Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Total

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	14,567	13,786	781	3,424	3,301	123	2,427	2,325	102	8,716	8,161	555
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	13,786	13,786	-	3,301	3,301	-	2,325	2,325	-	8,161	8,161	-
2.....	762	-	762	121	-	121	98	-	98	543	-	543
3 or more.....	19	-	19	2	-	2	4	-	4	12	-	12
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	13,927	13,158	769	3,424	3,301	123	2,409	2,306	102	8,094	7,551	543
Contract to purchase.....	640	628	12	-	-	-	18	18	-	622	610	12
Origin of First Mortgage												
Mortgage made at time property acquired.....	10,585	10,131	454	2,610	2,557	53	1,807	1,759	49	6,168	5,815	353
Mortgage assumed at time property acquired.....	2,320	2,060	260	755	688	67	609	555	53	956	817	139
Mortgage placed later than acquisition of property.....	1,661	1,595	66	59	56	3	11	11	-	1,592	1,529	63
Refinanced mortgage: Same lender.....	852	824	28	30	30	-	8	8	-	814	786	28
Different lender.....	483	453	30	24	22	3	1	1	-	457	430	27
Mortgage placed on property owned free and clear of debt.....	326	318	8	4	4	-	1	1	-	321	312	8
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	1,661	1,595	66	59	56	3	11	11	-	1,592	1,529	63
Renew or extend loan that had fallen due, without increasing outstanding balance.....	112	108	4	4	4	-	-	-	-	107	103	4
Secure better terms.....	260	250	11	14	14	-	3	3	-	244	233	11
Provide funds for additions, improvements, or repairs to this property.....	666	637	29	15	13	1	3	3	-	649	621	28
Provide funds for investment in other real estate.....	73	72	1	-	-	-	-	-	-	73	72	1
Provide funds for other types of investments.....	71	68	3	3	3	-	-	-	-	68	65	3
Provide funds for educational or medical expenses.....	73	66	7	3	1	1	-	-	-	70	65	5
Other reasons.....	174	169	5	5	5	-	1	1	-	167	162	5
Not reported.....	232	226	6	15	15	-	4	4	-	213	207	6
Other properties.....	12,906	12,191	715	3,366	3,245	121	2,416	2,314	102	7,124	6,632	492
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	3,338	3,109	229	907	858	49	463	432	31	1,968	1,819	149
1967 and 1968.....	2,845	2,678	166	654	634	20	371	361	10	1,819	1,683	136
1965 and 1966.....	2,350	2,227	124	511	494	17	242	233	9	1,597	1,499	97
1960 to 1964.....	3,651	3,467	184	797	779	17	514	496	19	2,340	2,192	148
1955 to 1959.....	1,766	1,708	58	406	398	8	556	528	28	804	782	22
1950 to 1954.....	557	542	15	122	112	9	264	260	4	171	170	1
1949 or earlier.....	60	55	5	28	25	3	16	15	1	16	15	1
First Mortgage Loan												
Less than \$5,000.....	623	584	39	23	23	-	21	19	1	580	542	38
\$5,000 to \$7,499.....	1,206	1,136	71	165	155	11	99	92	7	942	889	53
\$7,500 to \$9,999.....	1,862	1,771	91	476	459	17	357	342	14	1,029	970	59
\$10,000 to \$12,499.....	2,540	2,422	118	718	685	34	496	475	21	1,325	1,262	63
\$12,500 to \$14,999.....	2,366	2,255	111	739	716	23	497	477	20	1,130	1,062	68
\$15,000 to \$17,499.....	2,001	1,895	106	644	629	15	345	327	18	1,012	939	73
\$17,500 to \$19,999.....	1,263	1,204	59	339	330	10	232	225	7	692	650	43
\$20,000 to \$24,999.....	1,521	1,429	92	257	249	8	242	231	10	1,023	949	74
\$25,000 to \$29,999.....	644	598	46	52	45	6	87	85	2	505	468	37
\$30,000 to \$39,999.....	404	366	38	10	10	-	48	48	-	346	308	38
\$40,000 to \$49,999.....	82	75	8	-	-	-	4	3	1	79	72	7
\$50,000 or more.....	55	53	3	-	-	-	1	1	-	54	51	3
Median.....dollars..	13,600	13,500	14,100	13,600	13,600	12,400	13,700	13,700	13,500	13,500	13,400	14,800
Mean.....dollars..	14,600	14,600	15,400	13,800	13,800	13,600	14,600	14,700	14,100	14,900	14,900	16,000



Inside SMSA's, Total

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	2,774	2,650	124	335	319	16	394	378	15	2,046	1,953	93
\$5,000 to \$7,499.....	1,787	1,694	93	339	330	9	345	329	16	1,103	1,036	68
\$7,500 to \$9,999.....	1,985	1,888	97	583	563	20	358	340	18	1,044	985	59
\$10,000 to \$12,499.....	1,949	1,860	89	652	627	26	343	333	10	954	900	53
\$12,500 to \$14,999.....	1,829	1,725	105	576	556	19	297	281	16	957	887	70
\$15,000 to \$17,499.....	1,402	1,332	71	478	464	13	214	202	12	710	665	46
\$17,500 to \$19,999.....	943	880	64	232	221	11	180	175	5	532	484	47
\$20,000 to \$24,999.....	1,096	1,031	66	183	179	4	180	173	8	733	679	54
\$25,000 to \$29,999.....	451	406	45	42	36	5	77	76	1	333	295	38
\$30,000 to \$39,999.....	253	233	21	5	5	-	37	36	1	211	192	20
\$40,000 to \$49,999.....	65	59	7	-	-	-	1	1	-	64	58	7
\$50,000 or more.....	31	29	1	-	-	-	1	1	-	29	28	1
Median.....dollars..	10,900	10,800	12,100	11,700	11,700	11,600	10,800	10,800	10,500	10,400	10,200	12,600
Mean.....dollars..	11,800	11,700	13,100	11,900	11,900	11,800	11,700	11,700	11,300	11,800	11,700	13,700

Total Mortgage Outstanding Debt

Less than \$5,000.....	2,726	2,650	76	331	319	12	388	378	10	2,007	1,953	54
\$5,000 to \$7,499.....	1,756	1,694	62	336	330	6	334	329	5	1,086	1,036	50
\$7,500 to \$9,999.....	1,962	1,888	74	571	563	8	359	340	19	1,032	985	48
\$10,000 to \$12,499.....	1,942	1,860	82	646	627	20	344	333	12	951	900	51
\$12,500 to \$14,999.....	1,814	1,725	90	577	556	21	295	281	14	943	887	55
\$15,000 to \$17,499.....	1,435	1,332	103	483	464	18	216	202	14	736	665	71
\$17,500 to \$19,999.....	943	880	63	238	221	17	182	175	7	524	484	39
\$20,000 to \$24,999.....	1,124	1,031	93	193	179	13	183	173	10	748	679	69
\$25,000 to \$29,999.....	480	406	74	41	36	5	86	76	11	353	295	58
\$30,000 to \$39,999.....	280	233	48	8	5	3	37	36	1	236	192	44
\$40,000 to \$49,999.....	70	59	12	-	-	-	1	1	-	69	58	12
\$50,000 or more.....	33	29	4	-	-	-	1	1	-	32	28	4
Median.....dollars..	11,000	10,800	15,100	11,800	11,700	14,400	10,900	10,800	13,500	10,600	10,200	15,600
Mean.....dollars..	12,000	11,700	16,200	12,000	11,900	14,600	11,800	11,700	14,200	12,000	11,700	17,000

Interest Rate on First Mortgage

Less than 5.0 percent.....	1,691	1,625	65	332	314	19	986	944	42	372	367	5
5.0 percent.....	403	393	9	52	52	-	11	10	1	340	332	8
5.1 to 5.9 percent.....	4,318	4,139	178	1,782	1,706	76	780	738	42	1,755	1,695	60
6.0 percent.....	3,061	2,890	172	385	379	7	221	211	10	2,455	2,300	155
6.1 to 6.4 percent.....	404	370	33	9	9	-	1	1	-	393	360	33
6.5 to 6.9 percent.....	1,476	1,343	133	240	228	12	135	131	4	1,100	983	117
7.0 percent.....	843	804	39	49	47	1	36	36	-	758	720	38
7.1 to 7.4 percent.....	239	233	26	6	6	-	1	1	-	252	226	26
7.5 to 7.9 percent.....	1,002	958	44	294	287	6	155	154	1	553	517	37
8.0 percent.....	427	403	23	38	38	-	12	12	-	376	353	23
8.1 to 8.4 percent.....	60	52	8	1	1	-	-	-	-	58	50	8
8.5 to 8.9 percent.....	493	458	35	235	233	2	87	85	2	171	140	30
9.0 percent.....	33	30	3	-	-	-	-	-	-	33	30	3
9.1 to 9.9 percent.....	31	22	8	-	-	-	-	-	-	31	22	8
10.0 percent or more.....	69	66	3	-	-	-	-	-	-	69	66	3
Median.....	6.0	6.0	6.0	5.8	5.8	5.6	5.3	5.4	5.3	6.0	6.0	6.7

Term of First Mortgage

Less than 8 years.....	330	319	11	-	-	-	-	-	-	330	319	11
8 to 12 years.....	808	765	43	1	1	-	8	7	1	799	757	42
13 to 17 years.....	1,016	971	45	27	27	-	12	12	-	977	932	45
18 to 22 years.....	2,856	2,726	131	276	268	8	187	184	3	2,393	2,273	120
23 to 27 years.....	4,089	3,850	239	743	715	28	474	452	22	2,873	2,683	190
28 to 32 years.....	5,043	4,743	300	2,257	2,175	82	1,746	1,670	76	1,040	899	141
33 to 37 years.....	133	125	8	99	94	4	-	-	-	35	31	4
38 years or more.....	39	38	1	21	20	1	-	-	-	18	18	-
No stated term.....	252	250	3	-	-	-	-	-	-	252	250	3
Median.....	25.6	25.5	26.3	29.4	29.4	29.5	29.5	29.5	29.6	22.4	22.2	24.5

Holder of First Mortgage

Commercial bank or trust company.....	2,059	1,996	63	509	495	13	262	252	10	1,288	1,249	40
Mutual savings bank.....	2,308	2,215	92	720	689	31	767	734	33	821	792	29
Savings and loan association.....	5,705	5,278	427	571	551	21	587	562	25	4,547	4,165	381
Life insurance company.....	1,702	1,608	93	640	615	25	414	395	20	647	598	49
Mortgage company.....	181	165	15	80	76	4	36	36	-	64	53	11
Federal agency.....	367	359	8	183	176	7	67	66	1	117	117	-
Federal National Mortgage Association.....	775	747	29	546	528	18	227	217	10	2	2	-
Real estate or construction company.....	77	73	4	5	5	-	-	-	-	72	67	4
Individual or individual's estate.....	855	817	38	-	-	-	-	-	-	855	817	38
Other.....	539	528	11	170	165	5	66	63	2	303	300	3

## Inside SMSA's, Total

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	10,343	9,757	586	1,246	1,205	41	1,067	1,032	35	8,030	7,520	510
Agent.....	4,224	4,030	195	2,179	2,096	83	1,360	1,293	67	686	641	45

## Holder's Acquisition of First Mortgage

Originated by holder.....	9,853	9,312	541	1,219	1,190	29	916	882	35	7,717	7,240	477
Purchased from present servicer.....	3,276	3,121	154	1,720	1,648	72	1,100	1,048	52	455	424	31
Purchased from someone else.....	1,233	1,155	78	464	443	21	389	375	15	380	338	42
Not reported.....	205	198	8	21	20	1	21	20	1	163	158	5

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	12,894	12,179	715	3,363	3,242	121	2,413	2,311	102	7,117	6,626	492
Less than 40 percent.....	324	308	16	11	11	-	12	12	-	301	285	16
40 to 49 percent.....	341	325	17	22	17	5	20	17	3	299	290	9
50 to 59 percent.....	704	642	62	44	36	8	50	40	10	611	566	44
60 to 69 percent.....	1,356	1,245	111	128	113	14	122	108	14	1,107	1,024	83
70 to 79 percent.....	2,399	2,169	229	311	280	31	194	174	20	1,893	1,715	177
80 to 89 percent.....	2,563	2,403	160	654	634	20	432	412	20	1,477	1,357	120
90 to 94 percent.....	1,453	1,417	37	649	630	18	311	304	7	494	482	12
95 to 99 percent.....	1,815	1,781	34	1,090	1,073	17	431	423	8	294	285	9
100 percent or more.....	1,684	1,643	41	396	389	7	812	792	20	476	462	15
Not reported.....	253	245	8	58	58	-	30	28	1	165	158	7
Median.....	84	85	76	93	93	80	95	95	81	76	76	75

Other properties.....	1,674	1,608	66	61	59	3	14	14	-	1,599	1,535	63
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## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	12,894	12,179	715	3,363	3,242	121	2,413	2,311	102	7,117	6,626	492
Less than 40 percent.....	311	308	3	11	11	-	12	12	-	288	285	3
40 to 49 percent.....	326	325	1	17	17	-	17	17	-	292	290	1
50 to 59 percent.....	644	642	2	36	36	-	40	40	-	568	566	2
60 to 69 percent.....	1,268	1,245	23	115	113	1	110	108	3	1,043	1,024	19
70 to 79 percent.....	2,205	2,169	36	287	280	7	179	174	5	1,739	1,715	24
80 to 89 percent.....	2,576	2,403	172	660	634	26	430	412	18	1,485	1,357	128
90 to 94 percent.....	1,563	1,417	147	644	630	14	315	304	11	604	482	122
95 to 99 percent.....	1,882	1,781	101	1,095	1,073	22	430	423	7	357	285	72
100 percent or more.....	1,864	1,643	222	439	389	50	849	792	57	576	462	114
Not reported.....	253	245	8	58	58	-	30	28	1	165	158	7
Median.....	86	85	93	94	93	97	96	95	100+	77	76	92

Other properties.....	1,674	1,608	66	61	59	3	14	14	-	1,599	1,535	63
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## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	1,828	1,786	42	211	202	9	255	249	5	1,362	1,335	27
20 to 29 percent.....	1,238	1,210	28	127	125	3	206	203	3	904	882	23
30 to 39 percent.....	1,480	1,436	44	143	139	4	213	199	14	1,124	1,098	26
40 to 49 percent.....	1,844	1,788	56	313	306	7	256	246	10	1,275	1,235	40
50 to 59 percent.....	2,044	1,943	101	500	488	12	268	258	10	1,276	1,197	79
60 to 69 percent.....	2,138	1,989	149	614	594	21	349	340	9	1,174	1,055	119
70 to 79 percent.....	1,629	1,451	178	550	525	25	302	277	25	777	649	128
80 to 89 percent.....	1,028	927	102	420	398	22	277	267	11	331	262	68
90 to 99 percent.....	687	649	38	382	371	10	177	172	5	129	106	22
100 percent or more.....	158	128	30	56	47	9	54	46	8	48	36	13
Not reported.....	493	479	14	108	107	1	70	67	3	315	305	10
Median.....	53	52	67	65	65	72	59	58	69	46	44	66

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	14,562	13,781	781	3,424	3,301	123	2,427	2,325	102	8,711	8,156	555
Interest and principal.....	14,473	13,698	774	3,424	3,301	123	2,427	2,325	102	8,622	8,073	549
Fully amortized.....	13,944	13,191	753	3,421	3,298	123	2,413	2,311	102	8,110	7,582	528
Partially amortized.....	529	507	21	3	3	-	14	14	-	512	491	21
Principal only.....	30	29	1	-	-	-	-	-	-	30	29	1
Fully amortized.....	22	21	1	-	-	-	-	-	-	22	21	1
Partially amortized.....	8	8	-	-	-	-	-	-	-	8	8	-
Interest only.....	59	54	5	-	-	-	-	-	-	59	54	5
No regular payment required.....	5	5	-	-	-	-	-	-	-	5	5	-



## Inside SMSA's, Total

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	14,474	13,698	776	3,424	3,301	123	2,427	2,325	102	8,623	8,073	550
Real estate taxes and property insurance.....	8,642	8,190	452	3,409	3,287	122	2,046	1,956	90	3,187	2,947	240
With no other items.....	4,299	4,034	265	34	33	1	1,657	1,586	71	2,608	2,415	193
With other items.....	4,343	4,156	187	3,375	3,254	121	389	370	19	579	532	47
Real estate taxes only.....	2,022	1,948	74	6	6	-	304	295	8	1,713	1,648	66
Property insurance only.....	145	136	9	-	-	-	7	7	-	138	129	9
Other combinations or no other items.....	3,664	3,424	241	9	8	1	70	67	4	3,584	3,349	236
No regular payments of interest and principal...	93	88	5	-	-	-	-	-	-	93	88	5

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	14,562	13,781	781	3,424	3,301	123	2,427	2,325	102	8,711	8,156	555
Less than \$50.....	1,316	1,246	70	306	290	16	262	247	15	748	709	39
\$50 to \$59.....	1,319	1,252	68	361	350	11	330	316	15	628	586	42
\$60 to \$69.....	1,603	1,524	79	459	439	20	355	343	12	789	742	47
\$70 to \$79.....	1,679	1,608	71	477	460	17	336	321	14	867	827	40
\$80 to \$89.....	1,591	1,516	75	513	492	21	225	215	9	854	809	45
\$90 to \$99.....	1,276	1,221	55	376	368	8	203	193	10	697	661	36
\$100 to \$119.....	2,024	1,917	107	473	461	12	276	264	11	1,276	1,192	84
\$120 to \$149.....	1,760	1,644	116	290	280	11	231	223	8	1,239	1,142	97
\$150 to \$174.....	853	803	50	120	115	5	88	83	5	644	605	39
\$175 to \$199.....	467	433	33	29	26	4	64	63	1	373	345	28
\$200 to \$249.....	424	396	27	21	21	-	45	45	-	357	330	27
\$250 to \$299.....	139	119	20	-	-	-	10	9	1	129	110	19
\$300 or more.....	111	100	11	-	-	-	1	1	-	109	99	11
Median.....dollars..	88	88	95	82	82	79	77	77	76	96	96	106
Mean.....dollars..	100	100	108	86	86	85	89	89	84	109	108	118
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	14,562	13,781	781	3,424	3,301	123	2,427	2,325	102	8,711	8,156	555
Less than \$70.....	4,096	4,047	49	1,092	1,082	11	917	908	8	2,087	2,057	30
\$70 to \$79.....	1,631	1,608	22	466	460	6	321	321	-	843	827	16
\$80 to \$89.....	1,546	1,516	30	497	492	5	220	215	4	830	809	21
\$90 to \$99.....	1,268	1,221	46	372	368	4	199	193	6	696	661	36
\$100 to \$119.....	2,022	1,917	105	483	461	22	281	264	17	1,258	1,192	66
\$120 to \$149.....	1,780	1,644	136	308	280	29	248	223	25	1,224	1,142	82
\$150 to \$174.....	923	803	120	134	115	18	102	83	19	688	605	82
\$175 to \$199.....	478	409	69	34	23	11	65	61	4	379	325	54
\$200 to \$249.....	502	396	105	33	21	12	57	45	12	411	330	81
\$250 to \$299.....	160	119	41	4	-	4	15	9	6	141	110	31
\$300 or more.....	157	100	56	1	-	1	1	1	-	154	99	55
Median.....dollars..	90	88	150	83	82	134	79	77	139	98	95	158
Mean.....dollars..	103	100	167	88	86	141	91	89	147	113	108	176
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	13,732	13,026	706	3,228	3,117	110	2,306	2,212	95	8,198	7,697	501
Delinquent (30 days or more).....	719	647	72	174	163	12	107	99	8	438	385	53
1 to 3 payments.....	586	523	64	151	140	10	96	90	6	339	292	47
4 or more payments.....	133	124	9	24	22	1	11	9	2	99	93	6
Foreclosure in process.....	31	28	3	18	17	1	6	4	2	7	7	-
Foreclosure not in process.....	102	97	6	5	5	-	5	5	-	92	86	6
Not reported.....	110	108	2	22	21	1	13	13	-	75	74	1
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-

Table 2b. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Total

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Rousing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	13,009	12,351	658	2,918	2,826	91	2,180	2,097	83	7,911	7,428	483
Less than \$50.....	19	19	-	-	-	-	1	1	-	18	18	-
\$50 to \$59.....	30	28	2	6	6	-	1	1	-	22	20	2
\$60 to \$69.....	58	58	-	15	15	-	5	5	-	38	38	-
\$70 to \$79.....	96	92	4	10	10	-	18	17	1	68	65	3
\$80 to \$89.....	177	175	3	51	51	-	30	30	-	97	94	3
\$90 to \$99.....	302	297	6	71	71	-	58	57	2	173	169	4
\$100 to \$119.....	948	929	19	264	260	4	183	183	-	501	485	15
\$120 to \$149.....	2,122	2,075	46	579	565	14	486	485	1	1,056	1,025	31
\$150 to \$174.....	2,010	1,942	67	593	585	8	395	383	12	1,021	974	48
\$175 to \$199.....	1,826	1,747	80	500	486	13	310	301	9	1,016	959	57
\$200 to \$224.....	1,392	1,317	75	299	286	13	235	216	18	858	815	43
\$225 to \$249.....	911	843	68	157	144	12	130	124	6	624	575	50
\$250 to \$274.....	671	606	65	92	84	8	96	83	13	483	439	43
\$275 to \$299.....	495	448	46	61	58	3	51	43	8	382	347	36
\$300 or more.....	1,219	1,072	147	50	42	8	78	70	8	1,091	960	131
Not reported.....	734	704	30	169	161	8	102	98	4	463	445	18
Median.....dollars..	180	177	229	165	165	205	166	164	219	192	190	238
Acquired 1970 and 1971 (part).....	1,558	1,435	123	507	475	32	246	227	19	805	733	72
Real Estate Tax												
Acquired before 1970.....	13,009	12,351	658	2,918	2,826	91	2,180	2,097	83	7,911	7,428	483
Less than \$100.....	579	537	42	102	99	4	66	65	1	411	374	37
\$100 to \$199.....	1,271	1,186	85	365	348	17	211	203	8	695	635	61
\$200 to \$299.....	1,703	1,618	84	577	559	17	338	325	13	787	733	54
\$300 to \$349.....	1,021	978	43	308	297	11	190	184	6	522	497	26
\$350 to \$399.....	873	831	42	256	251	5	170	164	7	446	416	30
\$400 to \$449.....	868	818	49	222	215	8	157	149	8	488	455	33
\$450 to \$499.....	801	766	35	196	194	1	154	145	8	452	426	26
\$500 to \$549.....	764	721	43	190	182	8	147	142	5	427	397	30
\$550 to \$599.....	570	536	34	120	109	11	117	110	6	333	316	17
\$600 to \$699.....	1,173	1,122	51	221	220	1	200	190	10	752	712	40
\$700 to \$799.....	781	750	31	125	124	1	129	126	3	527	500	27
\$800 or more.....	2,435	2,323	112	233	226	7	294	285	8	1,908	1,811	97
Not reported.....	170	165	6	1	1	-	8	8	-	161	156	6
Median.....dollars..	456	458	430	370	371	335	435	434	438	508	512	447
Acquired 1970 and 1971 (part).....	1,558	1,435	123	507	475	32	246	227	19	805	733	72
Interest and Principal Payments on First Mortgage as Percent of Income												
Regular payments of interest and/or principal...	14,562	13,781	781	3,424	3,301	123	2,427	2,325	102	8,711	8,156	555
Less than 5 percent.....	1,289	1,227	62	289	272	17	303	289	13	697	665	31
5 to 9 percent.....	6,471	6,147	324	1,621	1,568	53	1,126	1,071	55	3,724	3,508	217
10 to 14 percent.....	3,762	3,545	217	882	845	37	561	543	18	2,319	2,157	162
15 to 19 percent.....	1,200	1,128	73	228	220	8	195	188	7	777	719	58
20 to 24 percent.....	429	396	33	90	89	1	67	65	3	272	243	29
25 to 29 percent.....	174	165	9	41	41	-	17	16	1	116	108	8
30 to 34 percent.....	108	103	4	36	36	-	9	9	-	62	58	4
35 to 39 percent.....	62	57	5	9	9	-	10	9	1	42	38	4
40 to 49 percent.....	64	62	3	12	12	-	3	3	-	50	47	3
50 percent or more.....	111	103	8	25	24	1	8	8	-	78	72	6
Not reported or not computed.....	892	850	42	191	185	5	128	124	4	574	541	33
Median.....	9	9	9	9	9	8	8	8	8	9	9	10
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	13,009	12,351	658	2,918	2,826	91	2,180	2,097	83	7,911	7,428	483
Less than \$10.....	977	911	67	231	220	11	144	139	5	602	552	51
\$10 to \$14.....	1,832	1,705	127	469	452	18	296	277	19	1,066	976	90
\$15 to \$19.....	2,708	2,544	164	641	615	26	445	431	13	1,623	1,498	125
\$20 to \$24.....	2,658	2,530	127	611	593	18	428	414	13	1,619	1,524	96
\$25 to \$29.....	1,723	1,650	73	369	361	8	323	304	19	1,031	985	46
\$30 to \$39.....	1,499	1,456	42	297	294	3	281	274	7	921	888	33
\$40 to \$49.....	536	517	19	115	109	5	114	112	3	307	296	11
\$50 to \$59.....	180	176	4	40	39	1	43	43	-	97	94	3
\$60 or more.....	197	189	9	40	40	-	27	25	1	130	123	7
Not reported or not computed.....	699	673	25	104	103	1	80	78	3	514	493	22
Median.....dollars..	21	21	18	20	20	18	21	21	20	21	21	18
Acquired 1970 and 1971 (part).....	1,558	1,435	123	507	475	32	246	227	19	805	733	72



Table 2b. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Real Estate Tax as Percent of Income												
Acquired before 1970.....	13,009	12,351	658	2,918	2,826	91	2,180	2,097	83	7,911	7,428	483
Less than 1.0 percent.....	466	430	35	100	96	4	74	74	-	291	260	31
1.0 to 1.9 percent.....	1,752	1,645	107	518	497	21	322	307	15	912	841	71
2.0 to 2.9 percent.....	2,475	2,359	117	669	648	22	449	430	19	1,357	1,281	77
3.0 to 3.9 percent.....	2,206	2,093	113	512	498	14	418	400	18	1,275	1,195	80
4.0 to 4.9 percent.....	1,631	1,547	84	341	332	9	270	260	10	1,020	955	65
5.0 to 7.4 percent.....	2,053	1,972	81	387	377	11	315	306	9	1,351	1,289	61
7.5 to 9.9 percent.....	738	697	41	120	114	5	117	112	5	501	471	31
10.0 percent or more.....	699	671	28	108	108	-	89	87	1	502	475	27
Not reported or not computed.....	989	938	51	161	155	5	126	121	5	702	661	41
Median.....	3.5	3.6	3.3	3.1	3.1	2.8	3.4	3.4	3.2	3.8	3.8	3.5
Acquired 1970 and 1971 (part).....	1,558	1,435	123	507	475	32	246	227	19	805	733	72
Selected Annual Housing Costs as Percent of Income												
Acquired before 1970.....	13,009	12,351	658	2,918	2,826	91	2,180	2,097	83	7,911	7,428	483
Less than 5 percent.....	32	29	2	8	8	-	4	4	-	20	18	2
5 to 9 percent.....	851	840	11	194	191	3	185	185	-	473	464	9
10 to 14 percent.....	3,109	3,033	76	742	732	10	634	622	12	1,733	1,678	54
15 to 19 percent.....	3,172	3,034	139	762	737	25	523	504	19	1,888	1,793	95
20 to 24 percent.....	2,007	1,873	134	438	421	17	303	285	18	1,265	1,167	98
25 to 29 percent.....	1,040	947	94	201	192	9	168	154	15	671	601	70
30 to 34 percent.....	448	402	46	77	71	7	54	48	5	317	283	34
35 to 39 percent.....	280	255	26	56	52	4	21	20	1	203	183	20
40 to 49 percent.....	249	223	26	59	54	5	39	37	1	151	131	20
50 percent or more.....	353	314	39	62	61	1	26	23	2	265	229	36
Not reported or not computed.....	1,467	1,402	64	318	308	11	224	215	9	924	880	45
Median.....	17	17	22	17	17	20	16	16	21	18	18	22
Acquired 1970 and 1971 (part).....	1,558	1,435	123	507	475	32	246	227	19	805	733	72
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Manner of Acquisition												
By purchase.....	14,484	13,707	777	3,422	3,298	123	2,424	2,321	102	8,638	8,087	551
Placed one new mortgage.....	11,404	11,158	246	2,635	2,592	43	1,808	1,762	46	6,962	6,805	157
Placed two or more new mortgages.....	439	186	253	23	10	13	9	7	3	406	169	237
Assumed mortgage(s) already on property.....	2,166	2,054	111	690	664	26	552	531	21	923	859	64
Assumed mortgage already on property and placed new mortgage.....	285	126	160	71	30	42	53	21	32	161	75	86
All cash.....	116	113	3	1	1	-	1	1	-	113	111	3
Borrowed other than with mortgage.....	66	62	4	-	-	-	-	-	-	66	62	4
Other.....	8	8	-	1	1	-	-	-	-	7	7	-
Not by purchase.....	79	75	4	3	3	-	3	3	-	74	70	4
Inheritance or gift.....	74	70	4	3	3	-	2	2	-	69	65	4
Other.....	6	6	-	-	-	-	1	1	-	5	5	-
Not reported.....	4	4	-	-	-	-	-	-	-	4	4	-

Table 2b. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Total

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	7,121	6,661	460	1,917	1,836	80	1,008	962	46	4,197	3,863	333
Sale of previous home.....	1,823	1,711	113	269	256	13	159	149	10	1,395	1,306	90
Sale of other real property or other investments.....	183	168	14	28	27	1	17	15	1	137	126	12
Savings.....	3,236	3,030	205	1,160	1,118	41	392	376	16	1,684	1,536	148
Borrowing other than mortgage on this property.....	546	501	46	136	128	8	79	72	6	332	300	31
Gift.....	124	113	11	34	32	1	16	16	-	74	65	10
Land on which structure was built.....	70	67	3	2	2	-	5	5	-	63	60	3
Other.....	81	73	8	24	22	3	8	7	1	49	45	4
No downpayment required.....	603	569	34	151	141	10	283	276	7	169	152	18
Not reported.....	455	429	26	112	110	3	50	45	4	293	274	18
Other properties.....	7,446	7,125	321	1,507	1,465	43	1,419	1,363	56	4,441	4,224	218

## Land and Building Acquisition

During same 12-month period.....	12,628	11,934	694	3,014	2,902	112	2,169	2,078	91	7,446	6,955	491
Acquired land previously.....	564	548	16	27	27	-	24	22	1	513	499	15
Land not owned by building owner.....	152	142	10	48	47	1	35	33	1	69	62	8
Not reported.....	1,223	1,162	61	336	326	10	200	191	9	687	646	41

## Year Property Acquired

1969 to 1971 (part).....	3,010	2,793	217	895	845	50	461	430	31	1,654	1,518	137
1967 and 1968.....	2,570	2,413	157	637	619	19	369	360	9	1,564	1,435	129
1965 and 1966.....	2,096	1,984	112	507	491	16	247	237	11	1,342	1,256	85
1960 to 1964.....	3,495	3,320	175	800	784	16	516	496	20	2,179	2,039	139
1955 to 1959.....	2,076	1,998	79	417	406	11	540	515	25	1,119	1,076	43
1950 to 1954.....	942	916	26	137	128	9	284	278	5	521	510	11
1949 or earlier.....	377	362	16	31	28	3	9	8	1	337	326	11
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	528	495	32	111	107	4	89	85	4	328	303	25
1967 and 1968.....	824	787	37	147	145	3	124	122	2	553	520	33
1965 to 1966.....	904	839	65	153	149	4	103	93	10	648	597	51
1960 to 1964.....	2,459	2,306	153	596	573	23	380	367	13	1,483	1,365	117
1950 to 1959.....	5,086	4,828	258	1,369	1,313	55	1,195	1,142	53	2,523	2,373	150
1940 to 1949.....	1,648	1,557	91	440	425	15	243	236	7	965	896	69
1939 or earlier.....	2,703	2,578	126	504	491	13	231	222	10	1,968	1,865	103
Not reported.....	414	395	19	103	97	7	62	58	4	249	241	8

## Rooms

4 rooms or less.....	945	892	53	243	236	7	139	133	5	563	523	40
5 rooms.....	3,691	3,530	161	1,108	1,076	32	723	697	26	1,861	1,758	103
6 rooms.....	4,511	4,268	243	1,183	1,147	37	787	751	36	2,541	2,371	170
7 rooms.....	2,590	2,428	162	488	465	23	432	415	17	1,669	1,548	122
8 rooms.....	1,497	1,409	88	251	235	16	199	191	8	1,048	983	65
9 rooms or more.....	1,115	1,050	64	108	101	7	112	105	8	895	845	50
Not reported.....	219	209	10	43	42	1	36	33	2	140	133	6
Median.....	6.0	6.0	6.2	5.7	5.7	6.0	5.9	5.9	6.0	6.2	6.2	6.2

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	5,564	5,190	374	1,531	1,463	69	826	787	40	3,207	2,941	266
Less than \$5,000.....	70	68	1	5	5	-	3	3	-	62	60	1
\$5,000 to \$7,499.....	150	146	3	29	29	-	8	8	-	113	109	3
\$7,500 to \$9,999.....	275	263	12	107	103	4	24	24	-	144	136	8
\$10,000 to \$12,499.....	426	405	21	184	181	3	46	43	3	196	181	15
\$12,500 to \$14,999.....	542	509	33	246	238	7	109	106	3	187	164	23
\$15,000 to \$17,499.....	596	567	30	257	248	9	109	102	7	231	217	14
\$17,500 to \$19,999.....	684	645	39	241	234	7	122	118	4	322	293	29
\$20,000 to \$24,999.....	1,069	995	73	280	262	18	234	222	12	555	512	43
\$25,000 to \$29,999.....	639	574	66	113	101	12	84	75	9	443	398	44
\$30,000 to \$34,999.....	429	394	35	40	34	5	48	48	-	342	312	30
\$35,000 to \$39,999.....	206	188	18	9	5	4	19	17	1	178	165	13
\$40,000 to \$49,999.....	238	216	22	2	2	-	15	15	-	221	199	22
\$50,000 or more.....	178	161	18	1	1	-	4	3	1	173	157	17
Not reported.....	62	59	3	17	17	-	4	4	-	41	38	3
Median.....dollars..	20,000	19,900	23,100	16,800	16,700	21,400	19,800	19,700	21,600	23,000	22,800	24,300
Other properties.....	9,003	8,596	407	1,893	1,838	55	1,600	1,538	63	5,509	5,220	289



Table 2b. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Total

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	67	63	4	6	6	-	4	4	-	56	52	4
\$5,000 to \$7,499.....	262	250	12	34	34	-	17	16	2	210	200	10
\$7,500 to \$9,999.....	497	477	19	98	96	3	60	60	-	339	322	17
\$10,000 to \$12,499.....	928	885	43	297	291	7	170	165	5	461	430	31
\$12,500 to \$14,999.....	929	886	43	372	357	15	191	186	5	366	343	23
\$15,000 to \$17,499.....	1,542	1,485	57	510	497	13	322	315	7	710	673	37
\$17,500 to \$19,999.....	1,395	1,317	78	495	483	12	273	263	10	626	571	55
\$20,000 to \$24,999.....	2,554	2,411	143	735	702	33	551	519	32	1,268	1,190	78
\$25,000 to \$29,999.....	2,063	1,940	122	442	429	13	395	376	20	1,225	1,136	90
\$30,000 to \$39,999.....	2,297	2,142	154	285	262	23	293	277	16	1,719	1,603	116
\$40,000 to \$49,999.....	797	750	46	29	27	2	65	63	1	703	660	42
\$50,000 or more.....	744	700	44	11	10	1	16	15	1	717	676	41
Not reported.....	493	479	14	108	107	1	70	67	3	315	305	10
Median.....dollars..	22,800	22,700	24,400	19,200	19,100	21,700	21,300	21,200	23,100	25,700	25,600	25,900
Mean.....dollars..	24,800	24,700	26,200	19,700	19,600	22,400	21,600	21,600	22,900	27,600	27,600	27,600

## Purchase Price as Percent of Value

Acquired by purchase.....	14,484	13,707	777	3,421	3,299	124	2,423	2,322	103	8,639	8,087	551
Purchased 1967 to 1971 (part).....	5,564	5,190	374	1,531	1,463	69	826	787	40	3,207	2,941	266
Less than 80 percent.....	1,180	1,112	69	268	260	8	139	133	7	773	719	54
80 to 89 percent.....	1,485	1,382	102	394	373	21	214	207	8	877	803	74
90 to 94 percent.....	867	796	72	228	214	14	159	150	9	480	432	48
95 to 99 percent.....	629	581	48	214	204	10	110	102	8	305	275	30
100 percent or more.....	1,305	1,226	79	400	386	14	194	186	8	712	655	57
Not reported.....	98	94	4	28	26	1	10	10	-	60	57	3
Median.....	90	90	90	91	91	91	91	91	92	89	89	90
Purchased 1960 to 1966.....	5,563	5,277	286	1,306	1,274	32	764	733	31	3,493	3,270	223
Less than 60 percent.....	649	622	27	120	116	4	55	52	3	475	455	20
60 to 79 percent.....	2,347	2,226	121	594	576	18	357	340	17	1,397	1,310	87
80 to 89 percent.....	1,339	1,268	71	321	314	6	185	181	4	833	772	61
90 to 99 percent.....	572	534	37	131	129	2	92	87	4	349	318	31
100 percent or more.....	326	307	19	64	63	1	43	41	2	218	203	16
Not reported.....	329	319	10	77	77	-	32	31	1	221	212	9
Median.....	76	76	78	76	76	...	77	77	...	76	76	79
Purchased 1959 or earlier.....	3,357	3,240	117	584	562	23	833	802	32	1,939	1,876	62
Less than 40 percent.....	328	317	11	15	13	1	26	26	-	287	277	10
40 to 59 percent.....	871	834	37	138	128	10	252	241	11	481	465	16
60 to 79 percent.....	1,234	1,184	50	229	220	9	324	309	16	680	655	25
80 to 99 percent.....	609	596	13	141	139	1	163	159	4	305	297	8
100 percent or more.....	146	143	3	38	37	1	30	30	-	78	76	2
Not reported.....	168	165	3	24	24	-	37	36	1	107	105	1
Median.....	66	66	63	71	71	...	67	67	...	64	64	63
Not acquired by purchase.....	84	79	4	2	2	-	3	3	-	78	74	4

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	5,564	5,190	374	1,531	1,463	69	826	787	40	3,207	2,941	266
Less than 1.0.....	551	525	26	161	160	1	61	56	4	329	309	20
1.0 to 1.4.....	1,547	1,444	102	511	492	19	226	219	8	809	734	75
1.5 to 1.9.....	1,522	1,407	105	435	410	25	258	248	10	820	749	70
2.0 to 2.4.....	795	733	62	150	140	10	137	131	6	508	463	45
2.5 to 2.9.....	383	357	26	66	61	5	58	56	1	259	240	19
3.0 to 3.4.....	182	166	17	43	41	2	25	20	4	115	105	10
3.5 to 3.9.....	69	64	5	21	21	-	5	3	1	44	40	4
4.0 or more.....	171	158	13	50	49	1	21	19	3	100	90	9
Not reported or not computed.....	353	335	18	94	90	4	36	35	1	223	210	13
Median.....	1.6	1.6	1.7	1.5	1.5	1.7	1.7	1.7	1.8	1.7	1.7	1.7
Other properties.....	9,003	8,596	407	1,893	1,838	55	1,600	1,538	63	5,509	5,220	289

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	275	255	20	125	117	8	45	43	2	105	94	11
25 to 34 years.....	3,107	2,900	207	1,031	991	40	494	472	22	1,582	1,437	145
35 to 44 years.....	4,375	4,138	237	1,003	966	37	816	780	36	2,555	2,392	164
45 to 54 years.....	3,950	3,745	206	750	722	28	748	723	25	2,452	2,300	153
55 to 64 years.....	1,954	1,871	83	338	331	7	246	233	14	1,370	1,307	63
65 years or over.....	674	658	16	119	117	3	46	45	1	508	496	12
Not reported.....	232	221	11	58	57	1	31	28	3	143	136	7
Median.....	44	44	42	40	40	39	43	43	42	45	45	42

Table 2b. Government Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
OWNER CHARACTERISTICS--Continued												
Race of Principal Owner												
White.....	13,053	12,386	667	2,896	2,788	108	2,204	2,114	89	7,954	7,484	470
Negro.....	1,050	974	75	408	395	13	152	148	4	490	432	58
Other.....	172	154	18	45	45	-	27	22	5	100	87	13
Not reported.....	292	272	20	76	74	3	44	40	4	172	158	14
Sex of Principal Owner												
Male.....	13,014	12,306	707	3,054	2,940	114	2,247	2,156	90	7,713	7,210	503
Female.....	1,434	1,365	69	346	337	9	161	150	11	927	878	49
Not reported.....	119	115	4	24	24	-	19	18	1	76	73	3
Veteran Status												
Veteran.....	8,652	8,216	436	1,742	1,682	59	2,082	2,008	74	4,828	4,526	303
Vietnam conflict.....	909	861	48	251	238	13	345	333	12	312	289	23
Korean conflict.....	1,841	1,753	88	348	341	8	525	503	22	968	910	58
Korean conflict and World War II.....	448	414	34	78	75	3	138	132	5	233	206	26
World War II.....	4,001	3,817	184	684	660	24	827	800	27	2,490	2,357	133
World War I.....	103	98	5	12	12	-	7	5	1	85	81	4
Other service.....	1,350	1,274	76	368	356	12	240	235	5	741	683	58
Nonveteran.....	5,532	5,210	322	1,580	1,520	60	302	278	23	3,651	3,412	238
Not reported.....	383	360	23	103	99	4	43	38	5	237	223	14
Persons in Household												
1 person.....	523	511	12	115	115	-	70	70	-	338	326	12
2 persons.....	2,925	2,814	110	668	648	20	434	422	12	1,823	1,744	78
3 persons.....	2,759	2,613	146	625	599	26	463	442	21	1,671	1,572	99
4 persons.....	3,483	3,263	220	865	824	41	577	551	26	2,040	1,887	153
5 persons.....	2,271	2,153	118	529	515	14	466	444	22	1,276	1,195	81
6 persons or more.....	2,329	2,167	162	550	530	20	390	372	18	1,389	1,265	124
Not reported.....	279	265	14	74	71	3	26	23	4	179	171	7
Median.....	3.7	3.7	4.0	3.8	3.8	3.8	3.8	3.8	4.1	3.7	3.6	4.0
Income												
Less than \$2,000.....	136	129	7	37	36	1	10	10	-	88	83	6
\$2,000 to \$3,999.....	358	338	20	81	78	2	36	34	1	242	226	16
\$4,000 to \$5,999.....	670	641	29	192	189	3	92	86	6	386	366	21
\$6,000 to \$7,999.....	1,155	1,102	53	299	289	9	181	176	6	675	637	38
\$8,000 to \$9,999.....	1,589	1,496	94	455	436	20	311	297	14	823	763	60
\$10,000 to \$12,499.....	2,838	2,682	157	747	721	26	499	478	21	1,592	1,483	109
\$12,500 to \$14,999.....	2,034	1,919	115	527	501	26	383	365	18	1,123	1,052	71
\$15,000 to \$19,999.....	2,661	2,517	144	590	572	19	514	492	22	1,557	1,453	104
\$20,000 to \$24,999.....	1,166	1,095	71	196	191	5	171	164	8	798	740	59
\$25,000 to \$34,999.....	683	651	32	88	82	5	76	73	3	520	496	24
\$35,000 or more.....	387	370	18	23	21	1	24	24	-	340	324	16
Not reported.....	888	847	41	189	184	5	128	124	4	571	539	32
Median.....dollars..	12,600	12,600	12,700	11,900	11,800	12,300	12,600	12,600	12,600	13,100	13,100	12,900
Mean.....dollars..	14,300	14,300	14,300	12,700	12,700	13,200	13,500	13,500	13,200	15,200	15,200	14,800



Table 3b. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:  
1971

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	172,050	161,849	10,201	40,585	39,135	1,450	28,434	27,274	1,160	103,030	95,439	7,591
Average first mortgage debt.....	11,800	11,700	13,100	11,900	11,900	11,800	11,700	11,700	11,300	11,800	11,700	13,700
MORTGAGE CHARACTERISTICS												
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	166,451	156,390	10,061	40,585	39,135	1,450	28,237	27,077	1,160	97,629	90,178	7,451
Contract to purchase.....	5,599	5,459	140	-	-	-	198	198	-	5,401	5,261	140
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	53,817	49,918	3,899	13,839	13,077	762	8,635	8,142	494	31,342	28,700	2,642
1967 and 1968.....	41,063	38,625	2,438	8,930	8,697	233	5,981	5,794	187	26,152	24,134	2,018
1965 and 1966.....	28,942	27,469	1,473	6,303	6,116	187	3,249	3,157	92	19,391	18,196	1,195
1960 to 1964.....	35,976	33,969	2,007	8,419	8,227	192	5,828	5,629	199	21,729	20,113	1,616
1955 to 1959.....	10,555	10,230	324	2,827	2,775	52	3,780	3,613	167	3,948	3,843	105
1950 to 1954.....	1,618	1,569	49	241	220	20	947	928	19	431	421	10
1949 or earlier.....	79	69	10	27	24	3	15	13	2	38	33	5
First Mortgage Loan												
Less than \$5,000.....	1,165	1,088	77	48	48	-	31	29	2	1,087	1,012	75
\$5,000 to \$7,499.....	4,318	4,051	267	589	563	26	305	285	20	3,424	3,203	221
\$7,500 to \$9,999.....	10,488	9,918	569	2,994	2,898	97	1,745	1,654	91	5,748	5,366	382
\$10,000 to \$12,499.....	20,457	19,388	1,068	6,484	6,154	330	3,637	3,470	168	10,335	9,765	571
\$12,500 to \$14,999.....	25,427	24,178	1,249	8,513	8,219	294	5,162	4,977	185	11,751	10,982	769
\$15,000 to \$17,499.....	27,326	25,847	1,479	9,283	9,054	229	4,717	4,463	253	13,326	12,329	997
\$17,500 to \$19,999.....	20,282	19,329	954	5,741	5,567	174	3,901	3,788	113	10,640	9,974	666
\$20,000 to \$24,999.....	29,467	27,596	1,871	5,323	5,163	160	4,973	4,747	226	19,170	17,686	1,484
\$25,000 to \$29,999.....	15,246	14,130	1,116	1,294	1,155	139	2,226	2,164	62	11,726	10,811	915
\$30,000 to \$39,999.....	11,920	10,826	1,094	315	315	-	1,512	1,512	-	10,093	8,999	1,094
\$40,000 to \$49,999.....	3,167	2,852	315	-	-	-	141	102	39	3,026	2,750	276
\$50,000 or more.....	2,789	2,647	142	-	-	-	84	84	-	2,705	2,563	142
First Mortgage Outstanding Debt												
Less than \$5,000.....	6,843	6,572	270	771	741	30	1,038	1,001	37	5,034	4,831	203
\$5,000 to \$7,499.....	11,159	10,588	572	2,170	2,118	52	2,174	2,071	103	6,815	6,399	416
\$7,500 to \$9,999.....	17,354	16,507	847	5,163	4,985	179	3,092	2,946	146	9,099	8,576	522
\$10,000 to \$12,499.....	21,817	20,832	984	7,329	7,047	282	3,821	3,708	113	10,666	10,078	589
\$12,500 to \$14,999.....	24,934	23,508	1,426	7,841	7,579	263	4,063	3,849	214	13,030	12,080	950
\$15,000 to \$17,499.....	22,630	21,480	1,150	7,698	7,482	216	3,462	3,269	192	11,470	10,729	741
\$17,500 to \$19,999.....	17,573	16,377	1,196	4,318	4,112	206	3,365	3,263	102	9,890	9,001	889
\$20,000 to \$24,999.....	24,287	22,820	1,467	4,011	3,928	83	3,973	3,790	183	16,303	15,101	1,201
\$25,000 to \$29,999.....	12,297	11,075	1,222	1,117	977	139	2,100	2,071	30	9,080	8,028	1,052
\$30,000 to \$39,999.....	8,491	7,790	701	166	166	-	1,215	1,175	39	7,110	6,448	662
\$40,000 to \$49,999.....	2,897	2,606	291	-	-	-	48	48	-	2,849	2,558	291
\$50,000 or more.....	1,768	1,694	74	-	-	-	84	84	-	1,685	1,610	74
Interest Rate on First Mortgage												
Less than 5.0 percent.....	9,351	9,005	346	1,196	1,143	53	5,799	5,543	257	2,356	2,319	37
5.0 percent.....	2,262	2,211	52	373	373	-	76	58	18	1,813	1,780	33
5.1 to 5.9 percent.....	50,318	47,952	2,365	19,900	18,978	922	10,302	9,747	555	20,116	19,227	889
6.0 percent.....	33,244	31,260	1,984	5,378	5,269	109	3,640	3,475	165	24,226	22,516	1,710
6.1 to 6.4 percent.....	6,052	5,546	507	129	129	-	31	31	-	5,893	5,386	507
6.5 to 6.9 percent.....	20,967	19,157	1,810	3,666	3,477	190	2,577	2,512	65	14,723	13,168	1,555
7.0 percent.....	11,483	10,952	531	794	759	35	809	809	-	9,881	9,384	497
7.1 to 7.4 percent.....	4,358	3,938	420	88	88	-	42	42	-	4,228	3,808	420
7.5 to 7.9 percent.....	17,240	16,525	715	4,589	4,494	95	3,059	3,026	33	9,593	9,005	587
8.0 percent.....	5,875	5,424	451	587	587	-	251	251	-	5,037	4,586	451
8.1 to 8.4 percent.....	1,076	911	165	13	13	-	-	-	-	1,063	898	165
8.5 to 8.9 percent.....	8,675	7,959	716	3,872	3,825	47	1,849	1,781	68	2,954	2,353	601
9.0 percent.....	447	395	53	-	-	-	-	-	-	447	395	53
9.1 to 9.9 percent.....	385	299	86	-	-	-	-	-	-	385	299	86
10.0 percent or more.....	317	316	1	-	-	-	-	-	-	317	316	1
Variable Interest Rate on First Mortgage												
Yes.....	20,807	18,557	2,250	-	-	-	-	-	-	20,807	18,557	2,250
No.....	151,223	143,271	7,951	40,585	39,135	1,450	28,434	27,274	1,160	82,203	76,862	5,342
Not reported.....	21	21	-	-	-	-	-	-	-	21	21	-
Term of First Mortgage												
Less than 8 years.....	1,687	1,661	25	-	-	-	-	-	-	1,687	1,661	25
8 to 12 years.....	3,815	3,605	210	2	2	-	37	28	9	3,777	3,576	201
13 to 17 years.....	6,668	6,407	261	187	187	-	50	50	-	6,431	6,170	261
18 to 22 years.....	25,802	24,517	1,285	1,559	1,522	37	809	796	13	23,434	22,199	1,235
23 to 27 years.....	54,692	51,464	3,228	6,581	6,387	194	3,105	2,947	158	45,006	42,130	2,876
28 to 32 years.....	75,084	70,067	5,017	30,640	29,498	1,142	24,434	23,454	980	20,010	17,114	2,896
33 to 37 years.....	1,901	1,754	147	1,361	1,297	64	-	-	-	539	457	83
38 years or more.....	476	463	13	255	241	13	-	-	-	222	222	-
No stated term.....	1,925	1,910	15	-	-	-	-	-	-	1,925	1,910	15

Table 3b. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:  
1971—Continued

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total

MORTGAGE CHARACTERISTICS--Continued

Holder of First Mortgage

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Commercial bank or trust company.....	23,714	23,124	590	5,613	5,480	133	3,075	2,951	124	15,026	14,693	333
Mutual savings bank.....	26,934	25,786	1,147	8,576	8,206	370	8,412	8,083	329	9,946	9,498	448
Savings and loan association.....	71,816	65,729	6,087	6,919	6,661	258	7,273	6,967	306	57,625	52,101	5,524
Life insurance company.....	19,050	17,774	1,276	6,782	6,545	237	4,169	3,994	175	8,099	7,235	863
Mortgage company.....	2,276	2,152	125	1,110	1,053	57	645	645	-	522	454	68
Federal agency.....	3,957	3,860	97	2,154	2,067	87	670	660	9	1,133	1,133	-
Federal National Mortgage Association.....	10,248	9,822	426	7,062	6,827	234	3,137	2,945	191	49	49	-
Real estate or construction company.....	818	784	34	73	73	-	-	-	-	745	712	34
Individual or individual's estate.....	7,347	7,058	288	-	-	-	-	-	-	7,347	7,058	288
Other.....	5,891	5,759	131	2,297	2,223	73	1,055	1,030	25	2,540	2,507	33

Servicing of First Mortgage

Holder.....	120,537	112,786	7,750	14,241	13,801	440	11,145	10,821	323	95,151	88,164	6,986
Agent.....	51,513	49,063	2,451	26,344	25,334	1,009	17,290	16,453	837	7,880	7,275	605

First Mortgage Outstanding Debt as Percent of Value

Less than 20 percent.....	4,734	4,551	183	352	321	32	612	600	12	3,769	3,630	139
20 to 29 percent.....	8,394	8,046	348	707	680	27	1,279	1,207	72	6,408	6,158	249
30 to 39 percent.....	14,261	13,649	612	1,175	1,137	38	1,464	1,407	57	11,623	11,106	517
40 to 49 percent.....	22,729	21,602	1,127	3,188	3,023	166	2,546	2,380	166	16,995	16,199	795
50 to 59 percent.....	30,031	27,399	2,632	5,952	5,573	378	3,287	3,066	221	20,792	18,760	2,032
60 to 69 percent.....	33,773	30,955	2,818	8,200	7,859	341	5,195	4,915	279	20,379	18,181	2,198
70 to 79 percent.....	25,543	23,847	1,696	7,643	7,393	250	4,602	4,413	189	13,298	12,041	1,257
80 to 89 percent.....	15,692	15,143	548	6,136	6,032	104	4,787	4,635	152	4,768	4,476	292
90 to 99 percent.....	10,025	9,916	109	5,520	5,420	100	3,118	3,118	-	1,387	1,378	9
100 percent or more.....	2,203	2,161	43	619	619	-	975	975	-	609	566	43
Not reported.....	4,665	4,579	86	1,093	1,079	14	570	558	12	3,003	2,943	60

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	172,026	161,826	10,201	40,585	39,135	1,450	28,434	27,274	1,160	103,007	95,416	7,591
Interest and principal.....	171,215	161,033	10,182	40,585	39,135	1,450	28,434	27,274	1,160	102,195	94,623	7,572
Fully amortized.....	166,439	156,406	10,033	40,547	39,097	1,450	28,290	27,130	1,160	97,602	90,179	7,424
Partially amortized.....	4,776	4,627	148	38	38	-	145	145	-	4,593	4,444	148
Principal only.....	180	177	2	-	-	-	-	-	-	180	177	2
Fully amortized.....	151	149	2	-	-	-	-	-	-	151	149	2
Partially amortized.....	28	28	-	-	-	-	-	-	-	28	28	-
Interest only.....	632	616	16	-	-	-	-	-	-	632	616	16
No regular payment required.....	23	23	-	-	-	-	-	-	-	23	23	-

Monthly Interest and Principal Payments of First Mortgage

Regular monthly payments of interest and/or principal.....	172,027	161,826	10,201	40,585	39,135	1,450	28,434	27,274	1,160	103,007	95,416	7,591
Less than \$50.....	4,261	4,035	226	1,296	1,250	46	913	850	64	2,052	1,936	117
\$50 to \$59.....	6,848	6,502	346	2,420	2,346	73	1,868	1,766	102	2,561	2,390	171
\$60 to \$69.....	10,906	10,346	561	3,978	3,784	194	2,662	2,576	87	4,266	3,986	280
\$70 to \$79.....	14,346	13,742	604	4,930	4,763	166	3,279	3,134	144	6,137	5,844	293
\$80 to \$89.....	15,903	15,100	803	6,022	5,767	257	2,621	2,526	94	7,261	6,809	451
\$90 to \$99.....	14,894	14,245	648	5,111	4,997	114	2,699	2,555	144	7,084	6,694	391
\$100 to \$119.....	27,225	25,765	1,460	7,478	7,272	206	4,427	4,255	171	15,320	14,237	1,083
\$120 to \$149.....	28,870	26,941	1,929	5,360	5,162	197	4,463	4,302	161	19,047	17,477	1,571
\$150 to \$174.....	17,186	16,113	1,074	2,671	2,544	127	2,010	1,885	125	12,506	11,684	822
\$175 to \$199.....	11,032	10,238	793	714	644	69	1,672	1,644	28	8,646	7,950	696
\$200 to \$249.....	11,313	10,562	751	607	607	-	1,368	1,368	-	9,338	8,587	751
\$250 to \$299.....	4,521	3,928	593	-	-	-	369	330	39	4,151	3,598	554
\$300 or more.....	4,722	4,309	413	-	-	-	84	84	-	4,638	4,225	413
No regular payments required.....	23	23	-	-	-	-	-	-	-	23	23	-

Current Status of First Mortgage Payments

Current or ahead of schedule.....	163,359	154,110	9,248	38,287	37,013	1,274	27,080	26,012	1,068	97,992	91,085	6,907
Delinquent (30 days or more).....	7,519	6,589	930	2,061	1,884	176	1,200	1,108	92	4,259	3,596	663
1 to 3 payments.....	6,462	5,624	838	1,802	1,655	147	1,043	961	81	3,617	3,007	609
4 or more payments.....	1,058	965	93	258	229	29	157	147	10	642	589	53
Foreclosure in process.....	348	309	40	223	194	29	77	67	10	48	48	-
Foreclosure not in process.....	710	657	53	35	35	-	80	80	-	595	541	53
Not reported.....	1,148	1,127	22	238	238	-	155	155	-	756	734	22
No regular payments required.....	23	23	-	-	-	-	-	-	-	23	23	-



Table 4b. Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:  
1971

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	Total first and junior mortgage debt on—				Inside SMSA's, Total	Total first and junior mortgage debt on—			
	Total proper- ties	Properties with—				Total proper- ties	Properties with—		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Total mortgage debt on 1-housing-unit properties.....	174,534	40,931	28,723	104,881	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	12,000	12,000	11,800	12,000	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....	174,511	40,931	28,723	104,857
Less than \$5,000.....	1,115	48	29	1,038	Less than 5 percent.....	7,928	1,926	1,619	4,383
\$5,000 to \$7,499.....	4,147	565	287	3,295	5 to 9 percent.....	65,469	17,133	11,038	37,298
\$7,500 to \$9,999.....	10,205	2,947	1,666	5,592	10 to 14 percent.....	54,687	12,765	8,816	33,107
\$10,000 to \$12,499.....	19,956	6,225	3,536	10,196	15 to 19 percent.....	20,342	3,544	3,698	13,100
\$12,500 to \$14,999.....	25,243	8,486	5,160	11,596	20 to 24 percent.....	7,899	1,578	1,380	4,941
\$15,000 to \$17,499.....	27,105	9,292	4,724	13,089	25 to 29 percent.....	2,594	591	357	1,647
\$17,500 to \$19,999.....	21,008	5,917	3,978	11,114	30 to 34 percent.....	1,666	520	138	1,008
\$20,000 to \$24,999.....	29,882	5,662	5,075	19,146	35 to 39 percent.....	859	149	170	541
\$25,000 to \$29,999.....	16,048	1,344	2,380	12,323	40 to 49 percent.....	1,009	112	83	814
\$30,000 to \$39,999.....	13,043	443	1,660	10,940	50 percent or more.....	1,469	301	85	1,083
\$40,000 to \$49,999.....	3,613	-	145	3,468	Not reported or not computed.....	10,588	2,311	1,340	6,937
\$50,000 or more.....	3,168	-	84	3,085	No regular payments required.....	23	-	-	23
Total Mortgage Outstanding Debt					Selected Annual Housing Costs as Percent of Income				
Less than \$5,000.....	6,750	765	1,023	4,962	Acquired before 1970.....	147,674	32,959	23,882	90,833
\$5,000 to \$7,499.....	10,976	2,156	2,107	6,713	Less than 5 percent.....	284	56	29	199
\$7,500 to \$9,999.....	17,151	5,054	3,110	8,987	5 to 9 percent.....	6,755	1,571	1,249	3,935
\$10,000 to \$12,499.....	21,751	7,269	3,840	10,642	10 to 14 percent.....	30,694	7,653	5,966	17,075
\$12,500 to \$14,999.....	24,725	7,867	4,031	12,827	15 to 19 percent.....	38,004	9,129	6,446	22,429
\$15,000 to \$17,499.....	23,156	7,784	3,501	11,870	20 to 24 percent.....	26,784	5,584	4,051	17,149
\$17,500 to \$19,999.....	17,552	4,436	3,387	9,729	25 to 29 percent.....	13,876	2,624	2,336	8,915
\$20,000 to \$24,999.....	24,883	4,225	4,015	16,643	30 to 34 percent.....	5,660	920	674	4,066
\$25,000 to \$29,999.....	13,110	1,120	2,359	9,631	35 to 39 percent.....	3,275	632	258	2,385
\$30,000 to \$39,999.....	9,411	255	1,218	7,938	40 to 49 percent.....	2,878	682	439	1,757
\$40,000 to \$49,999.....	3,120	-	48	3,072	50 percent or more.....	3,732	674	228	2,830
\$50,000 or more.....	1,949	-	84	1,865	Not reported or not computed.....	15,733	3,434	2,206	10,094
Total Mortgage Outstanding Debt as Percent of Value					Acquired 1970 and 1971 (part)....	26,860	7,971	4,841	14,048
Less than 20 percent.....	4,628	336	608	3,684	PROPERTY CHARACTERISTICS				
20 to 29 percent.....	8,230	709	1,228	6,294	Year Built				
30 to 39 percent.....	14,014	1,156	1,519	11,338	1969 to 1971 (part).....	11,324	2,119	2,109	7,096
40 to 49 percent.....	22,341	3,094	2,478	16,770	1967 and 1968.....	15,890	2,625	2,540	10,725
50 to 59 percent.....	28,853	5,706	3,179	19,967	1965 and 1966.....	15,332	2,383	1,971	10,978
60 to 69 percent.....	33,635	8,168	5,055	20,412	1960 to 1964.....	34,669	8,254	5,851	20,564
70 to 79 percent.....	27,413	7,881	4,864	14,667	1950 to 1959.....	52,963	14,660	11,222	27,081
80 to 89 percent.....	17,330	6,444	4,855	6,030	1940 to 1949.....	15,599	4,195	2,332	9,072
90 to 99 percent.....	10,677	5,597	3,212	1,868	1939 or earlier.....	24,586	5,619	2,101	16,866
100 percent or more.....	2,726	745	1,150	831	Not reported.....	4,170	1,075	598	2,498
Not reported.....	4,688	1,094	575	3,019	Value				
MORTGAGE PAYMENTS AND OTHER EXPENSES					Less than \$5,000.....	139	22	12	104
Monthly Interest and Principal Payments on Total Mortgages					\$5,000 to \$7,499.....	826	161	57	608
Regular monthly payments of interest and/or principal.....	174,511	40,931	28,723	104,858	\$7,500 to \$9,999.....	2,213	650	270	1,292
Less than \$70.....	21,642	7,498	5,299	8,847	\$10,000 to \$12,499.....	5,557	2,220	1,086	2,251
\$70 to \$79.....	13,876	4,812	3,134	5,930	\$12,500 to \$14,999.....	7,306	3,388	1,552	2,366
\$80 to \$89.....	15,372	5,815	2,564	6,993	\$15,000 to \$17,499.....	13,510	5,372	3,065	5,073
\$90 to \$99.....	14,610	5,030	2,607	6,973	\$17,500 to \$19,999.....	13,985	5,865	2,737	5,384
\$100 to \$119.....	26,920	7,545	4,436	14,938	\$20,000 to \$24,999.....	29,708	9,984	6,974	12,751
\$120 to \$149.....	28,830	5,599	4,632	18,599	\$25,000 to \$29,999.....	26,950	6,562	5,573	14,815
\$150 to \$174.....	18,062	2,874	2,187	13,001	\$30,000 to \$39,999.....	36,112	4,912	5,056	26,144
\$175 to \$199.....	11,031	768	1,660	8,603	\$40,000 to \$49,999.....	14,951	538	1,418	12,994
\$200 to \$249.....	12,951	897	1,616	10,438	\$50,000 or more.....	18,590	162	349	18,079
\$250 to \$299.....	5,037	67	504	4,465	Not reported.....	4,688	1,094	575	3,019
\$300 or more.....	6,181	26	84	6,072					
No regular payments required.....	23	-	-	23					

Table 4b. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	Total first and junior mortgage debt on—				Inside SMSA's, Total	Total first and junior mortgage debt on—			
	Total proper- ties	Properties with—				Total proper- ties	Properties with—		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
OWNER CHARACTERISTICS					OWNER CHARACTERISTICS--Continued				
Age of Principal Owner					Veteran Status				
					Veteran.....	108,491	21,051	25,210	62,231
Less than 25 years.....	3,757	1,748	660	1,349	Vietnam conflict.....	14,335	3,603	6,033	4,699
25 to 34 years.....	44,360	14,259	7,764	22,337	Korean conflict.....	25,960	4,547	7,037	14,376
35 to 44 years.....	59,428	12,655	11,127	35,645	Korean conflict and World War II.....	5,894	950	1,556	3,388
45 to 54 years.....	43,250	7,956	6,787	28,507	World War II.....	41,701	7,162	6,706	27,833
55 to 64 years.....	16,419	2,833	1,775	11,811	World War I.....	663	67	57	539
65 years or over.....	4,728	791	297	3,640	Other service.....	19,939	4,722	3,822	11,395
Not reported.....	2,592	689	312	1,591	Nonveteran.....	61,696	18,686	3,095	39,915
					Not reported.....	4,347	1,194	418	2,735
Race of Principal Owner					Income				
White.....	158,769	34,598	26,218	97,953	Less than \$2,000.....	811	310	64	437
Negro.....	10,019	4,805	1,693	3,520	\$2,000 to \$3,999.....	2,294	768	274	1,252
Other.....	2,293	596	351	1,347	\$4,000 to \$5,999.....	5,255	1,749	782	2,724
Not reported.....	3,454	931	461	2,061	\$6,000 to \$7,999.....	10,150	3,228	1,775	5,147
					\$8,000 to \$9,999.....	15,446	4,857	3,331	7,257
Sex of Principal Owner					\$10,000 to \$12,499.....	31,030	8,868	5,907	16,255
					\$12,500 to \$14,999.....	24,089	6,646	4,662	12,781
					\$15,000 to \$19,999.....	36,025	8,204	6,655	21,166
					\$20,000 to \$24,999.....	18,128	2,635	2,501	12,992
Male.....	159,974	37,094	27,191	95,689	\$25,000 to \$34,999.....	12,257	1,104	1,123	10,030
Female.....	13,153	3,534	1,364	8,255	\$35,000 or more.....	8,486	264	309	7,913
Not reported.....	1,406	302	167	937	Not reported.....	10,563	2,297	1,340	6,926



Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Total	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	14,567	2,059	2,308	5,705	1,702	181	367	775	77	855	539
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	13,786	1,996	2,215	5,278	1,608	165	359	747	73	817	528
2.....	762	62	88	418	91	14	8	29	4	38	11
3 or more.....	19	2	4	9	3	1	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	13,927	2,029	2,298	5,581	1,698	175	357	771	44	546	427
Contract to purchase.....	640	30	9	123	4	5	11	4	33	309	112
Origin of First Mortgage											
Mortgage made at time property acquired.....	10,585	1,440	1,751	4,112	1,118	135	275	633	64	678	380
Mortgage assumed at time property acquired.....	2,320	232	419	835	459	23	81	131	8	75	57
Mortgage placed later than acquisition of property.....	1,661	387	138	758	125	23	12	12	4	102	101
Refinanced mortgage: Same lender.....	852	185	87	425	56	6	3	4	1	48	36
Different lender.....	483	89	28	220	55	9	5	7	-	28	43
Mortgage placed on property owned free and clear of debt.....	326	112	22	114	14	8	3	1	3	26	23
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	1,661	387	138	758	125	23	12	12	4	102	101
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	112	31	12	47	3	-	3	-	2	7	8
Secure better terms.....	260	45	15	100	34	5	-	5	-	21	35
Provide funds for additions, improvements, or repairs to this property.....	666	159	57	328	40	10	3	3	1	31	33
Provide funds for investment in other real estate.....	73	27	5	29	7	-	-	-	-	3	3
Provide funds for other types of investments.....	71	21	5	35	5	1	-	1	-	1	-
Provide funds for educational or medical expenses.....	73	16	7	37	6	-	-	-	-	5	3
Other reasons.....	174	50	18	72	10	3	1	-	-	9	9
Not reported.....	232	38	19	110	19	4	4	2	1	24	11
Other properties.....	12,906	1,673	2,170	4,946	1,577	158	356	764	73	753	437
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	3,338	470	371	1,311	186	111	100	353	23	278	136
1967 and 1968.....	2,845	491	384	1,195	208	23	110	182	5	158	90
1965 and 1966.....	2,350	355	370	945	255	15	46	131	19	131	83
1960 to 1964.....	3,651	452	684	1,502	515	23	59	64	17	201	133
1955 to 1959.....	1,766	203	351	633	355	8	27	40	12	65	72
1950 to 1954.....	577	79	134	110	167	1	20	6	-	19	20
1949 or earlier.....	60	8	14	8	16	-	7	-	-	4	4
First Mortgage Loan											
Less than \$5,000.....	623	144	32	243	16	11	14	-	9	122	32
\$5,000 to \$7,499.....	1,206	194	122	465	89	23	32	38	12	186	47
\$7,500 to \$9,999.....	1,862	280	269	627	227	19	76	118	11	163	72
\$10,000 to \$12,499.....	2,540	347	492	895	332	29	82	152	7	109	95
\$12,500 to \$14,999.....	2,366	281	478	878	296	29	65	158	10	81	91
\$15,000 to \$17,499.....	2,001	251	367	758	263	24	49	129	11	54	96
\$17,500 to \$19,999.....	1,263	170	234	510	153	17	18	81	3	41	36
\$20,000 to \$24,999.....	1,521	183	195	728	191	12	27	83	8	48	45
\$25,000 to \$29,999.....	644	91	75	325	82	10	5	13	4	21	19
\$30,000 to \$39,999.....	404	64	34	226	44	5	-	4	1	17	7
\$40,000 to \$49,999.....	82	37	8	27	5	-	-	1	1	3	-
\$50,000 or more.....	55	19	2	23	1	1	-	-	-	9	-
Median.....dollars..	13,600	13,000	13,700	14,200	14,000	13,200	11,800	13,700	12,300	9,300	13,100
Mean.....dollars..	14,600	14,900	14,400	15,300	15,000	14,000	12,300	14,200	13,500	11,400	13,300
First Mortgage Outstanding Debt											
Less than \$5,000.....	2,774	483	319	1,063	346	30	54	31	22	321	104
\$5,000 to \$7,499.....	1,787	266	274	658	203	22	46	69	14	173	62
\$7,500 to \$9,999.....	1,985	272	360	695	234	17	67	130	10	112	88
\$10,000 to \$12,499.....	1,949	249	407	678	228	27	71	144	3	57	86
\$12,500 to \$14,999.....	1,829	220	352	685	243	24	46	121	8	56	75
\$15,000 to \$17,499.....	1,402	194	236	528	161	22	36	129	5	47	45
\$17,500 to \$19,999.....	943	106	143	419	105	13	25	69	7	30	26
\$20,000 to \$24,999.....	1,096	140	132	544	119	12	20	63	4	27	33
\$25,000 to \$29,999.....	451	47	53	257	41	7	1	14	3	14	14
\$30,000 to \$39,999.....	253	46	29	136	19	5	-	4	1	8	5
\$40,000 to \$49,999.....	65	29	3	23	4	-	-	-	1	5	-
\$50,000 or more.....	31	7	-	17	-	1	-	-	-	5	-
Median.....dollars..	10,900	10,000	11,200	11,500	10,700	12,000	10,500	12,700	8,100	6,500	10,400
Mean.....dollars..	11,800	11,500	11,700	12,600	11,200	12,600	10,800	13,200	10,600	8,600	10,900

Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	Holder of first mortgage										
	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
MORTGAGE CHARACTERISTICS--Continued											
Interest Rate on First Mortgage											
Less than 5.0 percent.....	1,691	219	422	296	410	6	75	50	1	64	145
5.0 percent.....	403	40	64	117	81	-	18	3	3	58	19
5.1 to 5.9 percent.....	4,318	614	1,093	1,144	899	31	93	231	8	42	162
6.0 percent.....	3,061	433	317	1,496	136	33	95	133	22	323	73
6.1 to 6.4 percent.....	404	41	17	300	23	1	7	-	3	7	5
6.5 to 6.9 percent.....	1,476	212	120	849	77	11	17	71	9	72	37
7.0 percent.....	843	173	33	420	8	27	7	11	9	132	24
7.1 to 7.4 percent.....	259	39	21	171	7	1	3	1	1	11	4
7.5 to 7.9 percent.....	1,002	129	114	451	31	17	12	177	6	35	31
8.0 percent.....	427	78	27	193	9	14	6	10	7	77	6
8.1 to 8.4 percent.....	60	10	10	33	1	1	-	-	1	3	-
8.5 to 8.9 percent.....	493	42	64	194	18	25	33	90	6	10	11
9.0 percent.....	33	7	4	15	-	-	-	-	-	5	1
9.1 to 9.9 percent.....	31	8	-	17	1	-	-	-	-	2	3
10.0 percent or more.....	69	16	-	8	-	12	1	-	-	15	17
Median.....	6.0	6.0	5.6	6.0	5.5	7.0	5.9	6.0	6.7	6.0	5.7
Variable Interest Rate on First Mortgage											
Yes.....	1,625	203	91	1,134	20	1	1	-	3	52	121
No.....	12,939	1,857	2,217	4,570	1,681	179	366	775	75	802	418
Not reported.....	3	-	-	1	-	-	-	-	-	1	-
Term of First Mortgage											
Less than 8 years.....	330	146	6	29	1	20	1	-	5	85	35
8 to 12 years.....	808	207	38	296	9	17	1	-	11	202	27
13 to 17 years.....	1,016	208	56	467	45	12	4	8	7	180	28
18 to 22 years.....	2,856	530	340	1,347	298	12	30	32	9	175	83
23 to 27 years.....	4,089	425	646	2,070	605	19	63	92	15	95	59
28 to 32 years.....	5,043	494	1,166	1,443	721	90	240	634	19	33	202
33 to 37 years.....	133	12	32	21	21	3	18	8	1	5	11
38 years or more.....	39	4	4	5	2	4	8	1	3	8	-
No stated term.....	252	32	19	25	-	3	1	-	7	72	94
Median.....	25.6	22.2	28.2	24.6	27.1	28.4	29.7	30.0	23.9	15.9	27.2
Location of First Mortgage Holder											
Property in Northeast region.....	3,410	526	1,336	1,128	114	26	43	60	5	102	69
Lender in Northeast.....	3,287	526	1,335	1,125	109	24	-	-	5	95	67
Lender in North Central.....	3	-	-	-	3	-	-	-	-	-	-
Lender in South.....	116	-	2	1	1	3	43	60	-	6	-
Lender in West.....	3	-	-	2	-	-	-	-	-	-	1
Lender outside United States.....	2	-	-	-	-	-	-	-	-	2	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	4,011	757	188	1,852	450	29	79	184	18	310	144
Lender in Northeast.....	438	31	139	48	207	1	-	-	-	4	7
Lender in North Central.....	3,231	725	50	1,796	214	26	-	-	15	288	118
Lender in South.....	302	1	-	4	7	1	79	184	-	10	16
Lender in West.....	29	-	-	3	15	-	-	-	3	8	-
Lender outside United States.....	7	-	-	-	5	-	-	-	-	-	1
Not reported.....	4	-	-	1	1	-	-	-	-	-	1
Property in South region.....	3,887	308	425	1,495	724	80	162	313	27	263	89
Lender in Northeast.....	844	93	342	88	310	4	-	-	-	1	6
Lender in North Central.....	173	6	3	25	134	-	-	-	1	2	1
Lender in South.....	2,837	208	79	1,371	265	75	162	313	26	256	81
Lender in West.....	26	-	-	11	11	1	-	-	-	3	-
Lender outside United States.....	5	-	-	-	5	-	-	-	-	-	-
Not reported.....	2	-	2	-	-	-	-	-	-	-	-
Property in West region.....	3,259	468	358	1,229	414	45	83	218	27	179	237
Lender in Northeast.....	750	62	298	99	268	8	-	-	-	2	12
Lender in North Central.....	93	11	1	18	53	1	-	-	1	1	5
Lender in South.....	333	1	-	4	13	4	83	218	-	5	4
Lender in West.....	2,075	394	59	1,107	73	32	-	-	26	168	216
Lender outside United States.....	6	-	-	-	5	-	-	-	-	1	-
Not reported.....	3	-	-	-	1	-	-	-	-	1	-
Servicing of First Mortgage											
Holder.....	10,343	1,706	1,476	5,236	611	136	154	19	67	654	284
Agent.....	4,224	353	831	469	1,091	44	213	756	11	201	255
Holder's Acquisition of First Mortgage											
Originated by holder.....	9,853	1,638	1,269	4,903	646	106	158	72	59	692	311
Purchased from present servicer.....	3,276	277	669	401	864	42	167	617	8	38	192
Purchased from someone else.....	1,233	110	357	334	173	30	41	78	6	74	31
Not reported.....	205	35	13	67	19	3	1	8	4	51	5



Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Holder of first mortgage										
	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	12,894	1,671	2,167	4,942	1,577	158	356	762	73	751	436
Less than 40 percent.....	324	73	56	96	47	1	1	1	3	28	18
40 to 49 percent.....	341	62	58	123	59	2	2	-	-	22	13
50 to 59 percent.....	704	131	107	281	98	1	8	7	4	42	26
60 to 69 percent.....	1,356	240	205	589	206	8	7	11	4	45	42
70 to 79 percent.....	2,399	336	345	1,242	261	12	20	22	8	91	61
80 to 89 percent.....	2,563	279	414	1,190	287	11	48	78	9	172	75
90 to 94 percent.....	1,453	157	295	466	184	24	44	121	6	93	61
95 to 99 percent.....	1,815	177	384	392	238	47	127	277	23	79	71
100 percent or more.....	1,684	178	257	467	170	49	93	231	12	165	62
Not reported.....	253	38	45	97	26	3	5	15	3	15	7
Median.....	84	79	86	80	83	96	96	97	95	88	87
Other properties.....	1,674	388	141	762	125	23	12	13	4	103	103
Total Outstanding Debt as Percent of Value											
Less than 20 percent.....	1,828	350	251	671	291	11	30	9	10	136	68
20 to 29 percent.....	1,238	217	232	485	130	9	11	4	14	89	45
30 to 39 percent.....	1,480	248	255	554	219	11	12	18	1	93	70
40 to 49 percent.....	1,844	291	316	727	244	23	31	33	5	102	74
50 to 59 percent.....	2,044	293	344	913	237	8	34	69	5	86	56
60 to 69 percent.....	2,138	262	361	906	231	11	63	101	6	118	77
70 to 79 percent.....	1,629	186	238	673	156	13	55	151	14	82	60
80 to 89 percent.....	1,028	88	141	347	85	28	52	171	11	65	40
90 to 99 percent.....	687	49	79	179	43	49	51	168	9	35	24
100 percent or more.....	158	14	11	51	11	13	12	30	-	12	4
Not reported.....	493	61	80	200	55	5	17	20	-	34	21
Median.....	53	46	51	53	47	80	69	79	63	48	50
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	14,562	2,058	2,308	5,705	1,702	181	367	775	77	851	539
Interest and principal.....	14,473	2,047	2,301	5,699	1,702	179	367	775	77	792	533
Fully amortized.....	13,944	1,944	2,275	5,582	1,696	167	365	775	66	666	408
Partially amortized.....	529	103	26	117	5	12	3	-	11	126	125
Principal only.....	30	-	-	1	-	-	-	-	-	27	1
Fully amortized.....	22	-	-	1	-	-	-	-	-	21	-
Partially amortized.....	8	-	-	-	-	-	-	-	-	6	1
Interest only.....	59	11	7	4	-	1	-	-	-	32	4
No regular payment required.....	5	1	-	-	-	-	-	-	-	4	-
Items Included in First Mortgage Payment											
Regular payments of both interest and principal	14,474	2,047	2,301	5,699	1,702	179	367	775	77	793	533
Real estate taxes and property insurance.....	8,642	977	1,501	3,271	1,176	132	331	763	38	129	323
With no other items.....	4,299	415	649	2,172	436	47	133	170	30	116	129
With other items.....	4,343	562	852	1,099	740	84	198	593	8	13	194
Real estate taxes only.....	2,022	265	524	1,012	101	4	9	5	6	47	50
Property insurance only.....	145	9	3	60	-	1	3	3	2	12	52
Other combinations or no other items.....	3,664	796	272	1,355	424	42	25	4	31	606	109
No regular payments of interest and principal..	93	12	7	5	-	1	-	-	-	62	6
Monthly Interest and Principal Payments on First Mortgage											
Regular monthly payments of interest and/or principal.....	14,562	2,058	2,308	5,705	1,702	181	367	775	77	851	539
Less than \$50.....	1,316	167	202	475	152	11	76	67	8	107	52
\$50 to \$59.....	1,319	215	222	418	162	17	53	77	8	101	47
\$60 to \$69.....	1,603	218	311	510	228	13	56	91	9	99	70
\$70 to \$79.....	1,679	218	350	538	201	25	47	102	3	124	72
\$80 to \$89.....	1,591	197	302	549	214	16	31	87	8	82	105
\$90 to \$99.....	1,276	197	219	491	160	26	30	62	7	37	47
\$100 to \$119.....	2,024	265	288	864	233	17	32	131	13	121	59
\$120 to \$149.....	1,760	256	235	805	184	30	16	98	13	73	49
\$150 to \$174.....	853	116	87	441	76	7	20	39	1	46	21
\$175 to \$199.....	467	66	39	271	34	8	5	12	1	19	11
\$200 to \$249.....	424	66	34	230	47	7	-	8	1	23	7
\$250 to \$299.....	139	36	14	69	5	1	-	3	3	8	-
\$300 or more.....	111	41	4	44	7	1	-	-	1	10	1
Median.....dollars..	88	90	82	97	85	92	69	85	94	79	82
Mean.....dollars..	100	106	91	108	94	104	77	93	102	96	89
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-

Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Total

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Current Status of First Mortgage Payments

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	13,732	1,974	2,180	5,392	1,649	165	330	714	67	755	505
Delinquent (30 days or more).....	719	65	103	279	45	14	37	56	10	83	28
1 to 3 payments.....	586	52	96	243	41	10	29	49	6	45	15
4 or more payments.....	133	13	7	36	4	4	8	7	4	37	13
Foreclosure in process.....	31	2	4	4	4	1	4	7	-	2	3
Foreclosure not in process.....	102	11	3	32	-	3	4	-	4	35	10
Not reported.....	110	19	24	33	7	2	-	5	-	13	6
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-

Interest and Principal Payments on First Mortgage as  
Percent of Income

Regular payments of interest and/or principal..	14,562	2,058	2,308	5,705	1,702	181	367	775	77	851	539
Less than 5 percent.....	1,289	213	270	401	224	5	20	39	3	59	57
5 to 9 percent.....	6,471	967	1,161	2,349	915	56	171	280	22	286	263
10 to 14 percent.....	3,762	489	518	1,666	315	56	94	241	22	237	125
15 to 19 percent.....	1,200	151	151	528	73	22	37	98	12	103	27
20 to 24 percent.....	429	41	34	181	44	18	11	31	11	44	14
25 to 29 percent.....	174	24	7	61	10	4	1	24	3	35	6
30 to 34 percent.....	108	14	12	43	7	3	6	9	-	9	4
35 to 39 percent.....	62	1	12	26	3	1	2	7	1	7	1
40 to 49 percent.....	64	11	4	28	5	1	3	4	-	6	1
50 percent or more.....	111	16	9	39	11	5	-	6	-	21	4
Not reported or not computed.....	892	131	129	384	95	9	21	37	4	45	36
Median.....	9	8	8	9	8	12	9	11	12	11	8
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	13,009	1,864	2,102	5,106	1,626	115	299	617	63	716	499
Less than \$10.....	977	123	97	371	144	18	30	70	7	82	36
\$10 to \$14.....	1,832	231	218	753	255	17	54	110	10	137	48
\$15 to \$19.....	2,708	399	309	1,093	397	20	67	159	16	136	112
\$20 to \$24.....	2,658	423	361	1,058	371	21	49	110	18	128	119
\$25 to \$29.....	1,723	272	308	686	206	12	33	68	1	63	72
\$30 to \$39.....	1,499	209	409	563	125	5	31	45	4	61	46
\$40 to \$49.....	536	64	202	170	31	3	16	15	1	15	19
\$50 to \$59.....	180	19	61	51	14	2	2	11	2	8	10
\$60 or more.....	197	32	50	67	18	3	1	8	1	9	8
Not reported or not computed.....	699	92	86	294	64	15	16	21	3	77	30
Median.....dollars..	21	21	25	20	19	18	19	18	19	18	21
Acquired 1970 and 1971 (part).....	1,558	195	205	599	75	65	68	158	14	138	39

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	13,009	1,864	2,102	5,106	1,626	115	299	617	63	716	499
Less than 5 percent.....	32	2	9	7	8	-	-	-	-	4	1
5 to 9 percent.....	851	133	142	277	165	4	18	31	-	43	40
10 to 14 percent.....	3,109	519	457	1,103	521	21	75	126	15	150	122
15 to 19 percent.....	3,172	433	548	1,270	386	24	73	149	8	130	151
20 to 24 percent.....	2,007	278	367	843	186	18	40	98	16	100	62
25 to 29 percent.....	1,040	136	166	468	79	9	22	51	5	76	29
30 to 34 percent.....	448	57	67	194	36	9	11	24	3	27	20
35 to 39 percent.....	280	31	48	118	26	3	5	15	5	23	6
40 to 49 percent.....	249	31	33	93	27	6	9	23	1	22	5
50 percent or more.....	353	45	40	145	34	7	5	17	1	49	10
Not reported or not computed.....	1,467	200	225	589	158	14	41	84	8	92	55
Median.....	17	17	18	18	15	20	17	18	21	19	16
Acquired 1970 and 1971 (part).....	1,558	195	205	599	75	65	68	158	14	138	39



Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	528	76	48	245	19	9	18	74	3	13	24
1967 and 1968.....	824	164	89	363	61	12	29	56	4	10	36
1965 and 1966.....	904	142	145	394	120	9	12	33	6	17	27
1960 to 1964.....	2,459	286	425	1,033	377	22	63	96	11	59	87
1950 to 1959.....	5,086	640	906	1,805	802	63	150	275	21	228	198
1940 to 1949.....	1,648	258	249	614	183	17	35	94	8	120	70
1939 or earlier.....	2,703	451	386	1,090	100	39	39	122	22	373	81
Not reported.....	414	43	61	162	40	9	21	24	3	36	16
Value											
Less than \$5,000.....	67	14	-	18	2	4	3	-	2	22	1
\$5,000 to \$7,499.....	262	38	13	83	8	14	8	10	3	74	13
\$7,500 to \$9,999.....	497	63	23	177	22	12	35	39	12	93	21
\$10,000 to \$12,499.....	928	121	79	299	123	17	39	104	7	111	29
\$12,500 to \$14,999.....	929	122	139	283	104	17	61	101	3	77	23
\$15,000 to \$17,499.....	1,542	193	257	525	168	26	59	145	13	95	61
\$17,500 to \$19,999.....	1,395	204	227	510	163	12	46	111	7	63	51
\$20,000 to \$24,999.....	2,554	336	460	1,030	316	31	51	127	14	89	101
\$25,000 to \$29,999.....	2,063	262	419	858	224	20	33	72	4	68	104
\$30,000 to \$39,999.....	2,297	331	414	1,026	285	16	13	42	7	78	84
\$40,000 to \$49,999.....	797	139	99	405	103	4	3	4	2	18	20
\$50,000 or more.....	744	175	97	292	130	3	-	1	4	32	9
Not reported.....	493	61	80	200	55	5	17	20	-	34	21
Median.....dollars..	22,800	23,600	24,100	24,200	23,700	17,300	16,300	17,100	17,300	15,900	22,900
Mean.....dollars..	24,800	27,100	25,300	25,900	26,500	18,700	16,900	17,800	20,000	18,800	22,900
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	5,564	780	708	2,260	380	118	203	524	28	377	184
Less than 1.0.....	551	109	53	170	31	12	27	50	1	83	14
1.0 to 1.4.....	1,547	202	196	593	121	33	67	177	9	98	51
1.5 to 1.9.....	1,512	211	199	657	92	37	49	138	3	70	57
2.0 to 2.4.....	795	97	125	353	51	11	27	56	5	50	22
2.5 to 2.9.....	383	46	37	171	25	12	11	33	7	25	16
3.0 to 3.4.....	182	21	26	76	15	4	9	15	-	13	3
3.5 to 3.9.....	69	13	8	32	3	-	-	7	-	4	3
4.0 or more.....	171	26	21	59	11	4	4	22	1	14	9
Not reported or not computed.....	353	56	44	147	31	6	9	27	3	20	10
Median.....	1.6	1.6	1.7	1.7	1.6	1.6	1.5	1.5	...	1.4	1.6
Other properties.....	9,003	1,279	1,599	3,445	1,321	62	164	251	49	478	355
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	275	40	31	89	19	10	10	47	1	21	7
25 to 34 years.....	3,107	435	469	1,209	224	58	112	298	13	184	104
35 to 44 years.....	4,375	573	797	1,711	466	53	124	211	23	254	163
45 to 54 years.....	3,950	550	625	1,558	607	36	61	146	21	181	165
55 to 64 years.....	1,954	329	277	758	272	18	38	42	13	126	82
65 years or over.....	674	100	92	277	85	4	12	17	5	71	11
Not reported.....	232	34	17	102	29	1	9	15	-	18	8
Median.....	44	44	43	44	47	39	40	37	45	43	44
Race of Principal Owner											
White.....	13,053	1,892	2,146	5,159	1,576	120	274	615	58	735	479
Negro.....	1,050	106	103	339	81	58	76	134	15	91	45
Other.....	172	23	21	67	18	3	5	11	3	12	8
Not reported.....	292	38	38	139	26	-	12	15	1	17	7
Sex of Principal Owner											
Male.....	13,014	1,876	2,094	5,063	1,530	154	319	688	66	729	494
Female.....	1,434	172	195	583	159	27	48	84	11	114	42
Not reported.....	119	11	19	60	13	-	-	3	-	12	2

Table 5b. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Total

## OWNER CHARACTERISTICS--Continued

## Veteran Status

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	8,652	1,201	1,500	3,302	1,104	91	187	475	36	407	350
Vietnam conflict.....	909	114	119	349	73	27	36	120	3	39	30
Korean conflict.....	1,841	239	389	690	199	13	45	91	5	97	73
Korean conflict and World War II.....	448	51	66	178	72	6	6	27	4	20	18
World War II.....	4,001	588	671	1,527	622	31	60	127	19	173	183
World War I.....	103	13	14	40	18	-	1	4	-	11	3
Other service.....	1,350	194	241	518	120	15	38	106	6	66	44
Nonveteran.....	5,532	813	763	2,229	557	88	167	278	40	425	173
Not reported.....	383	46	44	174	41	1	14	23	1	23	16

## Income

Less than \$2,000.....	136	12	18	44	14	5	5	9	1	23	4
\$2,000 to \$3,999.....	358	48	28	114	41	5	12	23	5	64	18
\$4,000 to \$5,999.....	670	72	81	233	62	19	40	67	5	77	15
\$6,000 to \$7,999.....	1,155	157	160	435	88	26	44	96	14	90	45
\$8,000 to \$9,999.....	1,589	190	269	583	136	30	62	127	15	124	53
\$10,000 to \$12,499.....	2,838	389	422	1,101	309	42	86	188	10	178	115
\$12,500 to \$14,999.....	2,034	297	372	818	211	10	41	90	9	102	83
\$15,000 to \$19,999.....	2,661	349	491	1,107	354	25	48	98	7	76	106
\$20,000 to \$24,999.....	1,166	194	181	474	194	4	5	27	1	44	42
\$25,000 to \$34,999.....	683	118	104	283	126	3	3	12	3	15	17
\$35,000 or more.....	387	103	54	132	72	1	-	1	1	17	6
Not reported.....	888	131	129	383	94	9	21	37	4	45	35
Median.....dollars..	12,600	13,300	13,300	13,000	14,300	10,000	10,300	10,600	9,400	10,400	12,600
Mean.....dollars..	14,300	15,700	14,700	14,500	16,300	10,700	10,500	11,000	11,000	11,300	13,800



Table 1c. Mortgage Status, 1-Unit Homeowner Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	8,499	3,268	5,230	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	842	451	390
Inside SMSA's.....	...	...	...	5 rooms.....	2,350	924	1,426
1,000,000 or more.....	...	...	...	6 rooms.....	2,627	968	1,659
250,000 to 999,999.....	...	...	...	7 rooms.....	1,301	434	866
50,000 to 249,999.....	...	...	...	8 rooms.....	644	195	449
10,000 to 49,999.....	...	...	...	9 rooms or more.....	542	193	348
Less than 10,000 and rural.....	...	...	...	Not reported.....	194	102	91
Outside SMSA's.....	...	...	...	Median.....	5.8	5.7	5.9
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	2,152	214	1,938
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	43	19	24
Manner of Acquisition				\$5,000 to \$7,499.....	110	26	84
By purchase.....	7,996	2,798	5,198	\$7,500 to \$9,999.....	178	22	156
Placed one new mortgage.....	5,521	1,503	4,018	\$10,000 to \$12,499.....	221	23	198
Placed two or more new mortgages.....	223	70	153	\$12,500 to \$14,999.....	274	11	264
Assumed mortgage(s) already on property.....	1,074	234	840	\$15,000 to \$17,499.....	240	29	211
Assumed mortgage already on property and placed new mortgage.....	169	44	125	\$17,500 to \$19,999.....	288	21	266
All cash.....	796	759	37	\$20,000 to \$24,999.....	318	20	298
Borrowed other than with mortgage.....	195	173	21	\$25,000 to \$29,999.....	188	13	174
Other.....	19	15	4	\$30,000 to \$34,999.....	105	8	97
Not by purchase.....	350	320	30	\$35,000 to \$39,999.....	53	6	47
Inheritance or gift.....	348	319	29	\$40,000 to \$49,999.....	63	5	57
Other.....	3	1	1	\$50,000 or more.....	39	9	30
Not reported.....	153	150	3	Not reported.....	31	1	30
Source of Downpayment				Median.....dollars..	17,400	15,500	17,700
Purchased 1965 to 1971 (part).....	2,539	263	2,276	Other properties.....	6,347	3,055	3,292
Sale of previous home.....	551	78	474	Value			
Sale of other real property or other investments.....	51	11	40	Less than \$5,000.....	126	98	28
Savings.....	1,218	94	1,124	\$5,000 to \$7,499.....	462	298	163
Borrowing other than mortgage on this property..	174	9	165	\$7,500 to \$9,999.....	602	290	312
Gift.....	40	1	39	\$10,000 to \$12,499.....	1,004	476	528
Land on which structure was built.....	18	3	15	\$12,500 to \$14,999.....	735	261	474
Other.....	28	5	23	\$15,000 to \$17,499.....	1,060	418	642
No downpayment required.....	244	8	236	\$17,500 to \$19,999.....	835	268	567
Not reported.....	215	53	162	\$20,000 to \$24,999.....	1,161	367	793
Other properties.....	5,960	3,005	2,954	\$25,000 to \$29,999.....	860	248	613
Land and Building Acquisition				\$30,000 to \$39,999.....	799	228	570
During same 12-month period.....	7,128	2,640	4,487	\$40,000 to \$49,999.....	236	64	172
Acquired land previously.....	346	228	118	\$50,000 or more.....	238	65	172
Land not owned by building owner.....	109	37	72	Not reported.....	381	186	196
Not reported.....	916	363	553	Median.....dollars..	17,700	15,700	19,100
Year Property Acquired				Mean.....dollars..	19,900	17,600	21,300
1969 to 1971 (part).....	1,274	156	1,118	Purchase Price as Percent of Value			
1967 and 1968.....	978	147	831	Acquired by purchase.....	7,996	2,798	5,198
1965 and 1966.....	873	129	744	Purchased 1967 to 1971 (part).....	2,152	214	1,938
1960 to 1964.....	1,590	335	1,255	Less than 80 percent.....	388	55	333
1955 to 1959.....	1,320	539	781	80 to 89 percent.....dollars..	490	36	454
1950 to 1954.....	960	615	345	90 to 94 percent.....	328	33	294
1949 or earlier.....	1,485	1,330	156	95 to 99 percent.....	262	15	248
Not reported.....	19	19	-	100 percent or more.....	639	73	566
Year Built				Not reported.....	44	3	42
1969 and 1970 (part).....	123	6	117	Median.....	93	92	93
1967 and 1968.....	205	29	176	Purchased 1960 to 1966.....	2,367	380	1,987
1965 and 1966.....	231	27	203	Less than 60 percent.....	207	52	155
1960 to 1964.....	749	85	665	60 to 79 percent.....	856	133	723
1950 to 1959.....	2,359	609	1,750	80 to 89 percent.....	656	82	575
1940 to 1949.....	1,260	560	700	90 to 99 percent.....	306	50	256
1939 or earlier.....	3,210	1,781	1,429	100 percent or more.....	204	43	160
Not reported.....	362	171	191	Not reported.....	137	21	117
				Median.....	81	79	81
				Purchased 1959 or earlier.....	3,478	2,206	1,273
				Less than 40 percent.....	663	563	100
				40 to 59 percent.....	718	485	233
				60 to 79 percent.....	1,025	545	480
				80 to 99 percent.....	582	292	290
				100 percent or more.....	254	155	99
				Not reported.....	236	165	71
				Median.....	65	59	71
				Not acquired by purchase.....	503	470	33

Table 1c. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	2,151	212	1,938	Acquired before 1970.....	7,783	3,171	4,612
Less than 1.0.....	307	47	260	Less than 5 percent.....	273	256	17
1.0 to 1.4.....	617	38	579	5 to 9 percent.....	1,261	918	343
1.5 to 1.9.....	496	23	473	10 to 14 percent.....	1,659	523	1,137
2.0 to 2.4.....	257	23	234	15 to 19 percent.....	1,342	253	1,089
2.5 to 2.9.....	127	14	112	20 to 24 percent.....	758	170	588
3.0 to 3.4.....	70	12	58	25 to 29 percent.....	469	112	357
3.5 to 3.9.....	38	5	32	30 to 34 percent.....	214	65	149
4.0 or more.....	103	29	75	35 to 39 percent.....	171	61	110
Not reported or not computed.....	137	20	117	40 to 49 percent.....	182	70	112
Median.....	1.5	1.7	1.5	50 percent or more.....	237	87	149
Other properties.....	6,348	3,056	3,292	Not reported or not computed.....	1,216	656	560
RECURRING EXPENSES				Median.....	15	10	17
Selected Monthly Housing Costs				Acquired 1970 and 1971 (part).....	716	98	619
Acquired before 1970.....	7,783	3,171	4,612	OWNER CHARACTERISTICS			
Less than \$50.....	844	836	8	Age of Principal Owner			
\$50 to \$59.....	464	446	18	Less than 25 years.....	132	15	117
\$60 to \$69.....	400	367	32	25 to 34 years.....	1,041	51	990
\$70 to \$79.....	347	290	57	35 to 44 years.....	1,671	185	1,486
\$80 to \$89.....	363	260	102	45 to 54 years.....	1,957	511	1,446
\$90 to \$99.....	324	147	177	55 to 64 years.....	1,723	924	799
\$100 to \$119.....	663	199	464	65 years or over.....	1,819	1,516	303
\$120 to \$149.....	998	121	877	Not reported.....	156	67	89
\$150 to \$174.....	777	40	737	Median.....	52	64	45
\$175 to \$199.....	554	21	533	Race of Principal Owner			
\$200 to \$224.....	473	16	457	White.....	7,128	2,867	4,261
\$225 to \$249.....	247	5	242	Negro.....	1,050	270	780
\$250 to \$274.....	187	4	183	Other.....	123	36	87
\$275 to \$299.....	133	4	129	Not reported.....	199	96	103
\$300 or more.....	294	8	286	Sex of Principal Owner			
Not reported.....	716	406	309	Male.....	6,622	2,107	4,515
Median.....dollars..	123	62	164	Female.....	1,781	1,127	654
Acquired 1970 and 1971 (part).....	716	98	619	Not reported.....	96	35	61
Real Estate Tax				Veteran Status			
Acquired before 1970.....	7,783	3,171	4,612	Veteran.....	4,057	1,062	2,996
Less than \$100.....	574	346	228	Vietnam conflict.....	343	14	329
\$100 to \$199.....	1,172	530	642	Korean conflict.....	670	69	601
\$200 to \$299.....	1,355	593	762	Korean conflict and World War II.....	202	31	171
\$300 to \$349.....	681	226	455	World War II.....	2,053	623	1,430
\$350 to \$399.....	551	189	362	World War I.....	311	260	51
\$400 to \$449.....	489	172	317	Other service.....	479	65	414
\$450 to \$499.....	417	141	276	Nonveteran.....	4,165	2,088	2,078
\$500 to \$549.....	361	116	244	Not reported.....	276	119	157
\$550 to \$599.....	282	91	191	Persons in Household			
\$600 to \$699.....	507	152	355	1 person.....	952	721	231
\$700 to \$799.....	301	90	212	2 persons.....	2,576	1,419	1,157
\$800 or more.....	731	225	505	3 persons.....	1,425	449	975
Not reported.....	362	299	62	4 persons.....	1,460	268	1,192
Median.....dollars..	344	294	375	5 persons.....	825	147	679
Acquired 1970 and 1971 (part).....	716	98	619	6 persons or more.....	1,030	155	875
Real Estate Tax Per \$1,000 Value				Not reported.....	230	109	121
Acquired before 1970.....	7,783	3,171	4,612	Median.....	2.9	2.0	3.6
Less than \$10.....	560	260	300	Income			
\$10 to \$14.....	1,174	461	713	Less than \$2,000.....	394	326	69
\$15 to \$19.....	1,637	554	1,084	\$2,000 to \$3,999.....	660	476	184
\$20 to \$24.....	1,458	517	942	\$4,000 to \$5,999.....	770	422	348
\$25 to \$29.....	916	350	566	\$6,000 to \$7,999.....	859	348	511
\$30 to \$39.....	729	285	444	\$8,000 to \$9,999.....	917	300	617
\$40 to \$49.....	287	135	151	\$10,000 to \$12,499.....	1,370	357	1,013
\$50 to \$59.....	106	40	67	\$12,500 to \$14,999.....	884	215	669
\$60 or more.....	139	62	77	\$15,000 to \$19,999.....	1,106	264	842
Not reported or not computed.....	776	507	269	\$20,000 to \$24,999.....	481	116	365
Median.....dollars..	20	20	20	\$25,000 to \$34,999.....	250	80	171
Acquired 1970 and 1971 (part).....	716	98	619	\$35,000 or more.....	172	54	119
				Not reported.....	636	312	324
				Median.....dollars..	10,600	7,500	11,800
				Mean.....dollars..	11,900	9,700	13,300



Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	5,230	4,953	278	1,539	1,486	53	902	866	36	2,790	2,600	189
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	4,953	4,953	-	1,486	1,486	-	866	866	-	2,600	2,600	-
2.....	269	-	269	51	-	51	33	-	33	185	-	185
3 or more.....	8	-	8	1	-	1	3	-	3	4	-	4
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	4,980	4,706	274	1,539	1,486	53	888	852	36	2,553	2,368	185
Contract to purchase.....	250	246	4	-	-	-	14	14	-	236	232	4
Origin of First Mortgage												
Mortgage made at time property acquired.....	3,736	3,579	157	1,198	1,171	27	650	631	18	1,888	1,777	112
Mortgage assumed at time property acquired.....	920	823	98	317	291	26	250	232	18	354	300	54
Mortgage placed later than acquisition of property.....	574	551	23	24	24	-	3	3	-	547	524	23
Refinanced mortgage: Same lender.....	281	269	12	18	18	-	1	1	-	261	250	12
Different lender.....	174	164	10	6	6	-	1	1	-	167	157	10
Mortgage placed on property owned free and clear of debt.....	120	118	2	-	-	-	-	-	-	120	118	2
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	574	551	23	24	24	-	3	3	-	547	524	23
Renew or extend loan that had fallen due, without increasing outstanding balance.....	37	36	1	-	-	-	-	-	-	37	36	1
Secure better terms.....	108	104	4	8	8	-	-	-	-	100	96	4
Provide funds for additions, improvements, or repairs to this property.....	212	201	11	4	4	-	3	3	-	205	194	11
Provide funds for investment in other real estate.....	22	22	-	-	-	-	-	-	-	22	22	-
Provide funds for other types of investments.....	28	28	-	1	1	-	-	-	-	27	27	-
Provide funds for educational or medical expenses.....	27	24	3	-	-	-	-	-	-	27	24	3
Other reasons.....	46	46	-	1	1	-	-	-	-	45	45	-
Not reported.....	94	89	4	10	10	-	-	-	-	84	80	4
Other properties.....	4,657	4,402	254	1,515	1,462	53	900	864	36	2,242	2,076	166
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,230	1,142	88	427	408	19	181	168	13	622	566	56
1967 and 1968.....	946	894	52	263	255	8	150	146	4	533	493	40
1965 and 1966.....	825	777	48	238	228	9	83	81	1	504	467	37
1960 to 1964.....	1,315	1,256	59	349	342	7	199	190	9	767	724	43
1955 to 1959.....	667	642	24	182	178	4	186	179	8	298	285	12
1950 to 1954.....	217	212	5	64	60	4	96	95	1	57	57	-
1949 or earlier.....	31	29	1	16	14	1	7	7	-	8	8	-
First Mortgage Loan												
Less than \$5,000.....	283	261	23	19	19	-	13	12	1	252	230	21
\$5,000 to \$7,499.....	564	539	24	104	101	3	58	55	3	402	383	19
\$7,500 to \$9,999.....	847	798	50	298	286	12	160	155	4	390	356	33
\$10,000 to \$12,499.....	962	928	34	359	346	13	198	192	6	405	390	14
\$12,500 to \$14,999.....	790	754	36	280	271	9	174	171	3	336	312	25
\$15,000 to \$17,499.....	634	600	34	242	236	7	111	104	7	281	260	20
\$17,500 to \$19,999.....	415	392	23	139	135	4	82	78	4	194	180	15
\$20,000 to \$24,999.....	425	399	26	87	83	4	65	61	4	274	255	19
\$25,000 to \$29,999.....	175	162	13	9	8	1	30	27	2	136	127	9
\$30,000 to \$39,999.....	112	101	11	1	1	-	10	10	-	100	89	11
\$40,000 to \$49,999.....	15	11	4	-	-	-	2	1	1	12	9	3
\$50,000 or more.....	8	8	-	-	-	-	-	-	-	8	8	-
Median.....dollars..	12,300	12,300	13,000	12,400	12,400	12,200	12,800	12,700	15,100	12,100	12,100	13,200
Mean.....dollars..	13,400	13,300	14,300	12,900	12,800	13,100	13,700	13,600	15,100	13,500	13,500	14,500

Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, In Central Cities

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,160	1,113	47	180	174	5	162	159	3	818	779	39
\$5,000 to \$7,499.....	748	704	43	202	197	5	140	132	8	405	375	30
\$7,500 to \$9,999.....	781	750	31	307	299	8	140	135	4	334	316	18
\$10,000 to \$12,499.....	679	643	36	269	255	14	142	138	4	269	251	18
\$12,500 to \$14,999.....	609	573	36	231	224	6	101	96	6	277	253	24
\$15,000 to \$17,499.....	468	445	23	198	193	5	67	63	4	203	189	14
\$17,500 to \$19,999.....	306	287	19	89	84	5	68	67	1	148	137	12
\$20,000 to \$24,999.....	277	258	19	55	53	1	45	41	4	178	164	14
\$25,000 to \$29,999.....	118	104	14	7	5	1	27	26	1	85	73	12
\$30,000 to \$39,999.....	66	58	7	1	1	-	9	8	1	55	49	6
\$40,000 to \$49,999.....	15	12	3	-	-	-	1	1	-	14	11	3
\$50,000 or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Median.....dollars..	9,700	9,600	11,200	10,700	10,700	11,300	10,100	10,100	11,900	8,700	8,600	10,900
Mean.....dollars..	10,700	10,600	12,400	10,900	10,900	11,400	10,900	10,900	12,900	10,500	10,300	12,600

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,141	1,113	28	178	174	4	162	159	3	800	779	21
\$5,000 to \$7,499.....	736	704	32	201	197	4	135	132	2	400	375	26
\$7,500 to \$9,999.....	772	750	22	302	299	3	139	135	4	331	316	15
\$10,000 to \$12,499.....	670	643	27	263	255	8	139	138	1	268	251	18
\$12,500 to \$14,999.....	614	573	41	236	224	12	103	96	7	275	253	22
\$15,000 to \$17,499.....	481	445	36	199	193	7	66	63	2	216	189	27
\$17,500 to \$19,999.....	310	287	23	93	84	9	71	67	4	146	137	9
\$20,000 to \$24,999.....	284	258	25	58	53	5	45	41	4	180	164	16
\$25,000 to \$29,999.....	127	104	23	7	5	1	32	26	7	86	73	15
\$30,000 to \$39,999.....	73	58	15	1	1	-	9	8	1	63	49	14
\$40,000 to \$49,999.....	17	12	5	-	-	-	1	1	-	16	11	5
\$50,000 or more.....	5	4	1	-	-	-	-	-	-	5	4	1
Median.....dollars..	9,800	9,600	14,300	10,800	10,700	14,100	10,200	10,100	15,100	8,900	8,600	14,100
Mean.....dollars..	10,800	10,600	15,500	11,000	10,900	14,200	11,100	10,900	16,300	10,700	10,300	15,800

## Interest Rate on First Mortgage

Less than 5.0 percent.....	625	601	24	162	152	9	352	339	13	111	110	1
5.0 percent.....	139	133	5	20	20	-	5	4	1	113	109	4
5.1 to 5.9 percent.....	1,596	1,536	60	780	748	32	309	297	12	507	491	16
6.0 percent.....	1,021	951	71	165	162	3	73	69	4	784	720	64
6.1 to 6.4 percent.....	127	116	11	4	4	-	1	1	-	121	111	11
6.5 to 6.9 percent.....	526	483	44	110	105	5	51	48	3	365	330	35
7.0 percent.....	294	282	12	26	25	1	13	13	-	255	244	11
7.1 to 7.4 percent.....	95	84	11	3	3	-	1	1	-	91	80	11
7.5 to 7.9 percent.....	368	353	15	140	138	2	58	58	-	170	157	13
8.0 percent.....	169	158	10	21	21	-	6	6	-	142	132	10
8.1 to 8.4 percent.....	17	17	-	-	-	-	-	-	-	17	17	-
8.5 to 8.9 percent.....	195	187	7	109	109	-	32	30	2	53	49	5
9.0 percent.....	16	13	3	-	-	-	-	-	-	16	13	2
9.1 to 9.9 percent.....	14	8	6	-	-	-	-	-	-	14	8	6
10.0 percent or more.....	30	30	-	-	-	-	-	-	-	30	30	-
Median.....	6.0	6.0	6.0	5.8	5.8	5.6	5.4	5.4	5.4	6.0	6.0	6.5

## Term of First Mortgage

Less than 8 years.....	113	108	5	-	-	-	-	-	-	113	108	5
8 to 12 years.....	304	286	19	-	-	-	-	-	-	304	286	19
13 to 17 years.....	428	407	21	16	16	-	6	6	-	405	385	21
18 to 22 years.....	1,060	1,007	53	181	178	3	86	85	1	793	744	49
23 to 27 years.....	1,393	1,325	68	398	386	12	211	205	6	784	733	50
28 to 32 years.....	1,768	1,661	107	889	853	35	599	570	29	280	237	44
33 to 37 years.....	54	51	3	41	39	1	-	-	-	13	12	1
38 years or more.....	23	22	1	14	13	1	-	-	-	9	9	-
No stated term.....	87	87	-	-	-	-	-	-	-	87	87	-
Median.....	25.3	25.3	25.9	28.9	28.9	29.6	29.2	29.1	29.8	21.3	21.2	23.0

## Holder of First Mortgage

Commercial bank or trust company.....	611	589	22	211	205	5	96	92	5	304	292	12
Mutual savings bank.....	678	655	22	257	249	8	217	210	7	203	196	7
Savings and loan association.....	1,962	1,810	152	277	267	10	230	218	12	1,454	1,325	130
Life insurance company.....	753	717	36	324	308	16	193	187	6	236	222	15
Mortgage company.....	81	74	7	39	36	3	15	15	-	27	23	4
Federal agency.....	179	177	1	106	104	1	29	29	-	44	44	-
Federal National Mortgage Association.....	362	350	12	266	259	7	94	89	5	1	1	-
Real estate or construction company.....	37	37	-	1	1	-	-	-	-	36	36	-
Individual or individual's estate.....	368	349	20	-	-	-	-	-	-	368	349	20
Other.....	200	195	5	58	56	3	27	25	1	115	114	1



Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	3,380	3,180	200	514	495	19	356	346	11	2,510	2,339	171
Agent.....	1,850	1,773	78	1,025	991	34	546	521	25	280	261	18

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,302	3,110	193	542	529	13	315	305	10	2,445	2,276	169
Purchased from present servicer.....	1,376	1,315	61	781	749	33	432	413	18	163	153	10
Purchased from someone else.....	470	448	22	204	198	7	144	137	7	122	114	8
Not reported.....	82	79	3	11	11	-	12	12	-	60	57	3

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,648	4,394	254	1,512	1,459	53	898	862	36	2,238	2,072	166
Less than 40 percent.....	90	83	7	8	8	-	2	2	-	79	72	7
40 to 49 percent.....	94	84	10	12	8	4	6	4	1	77	72	5
50 to 59 percent.....	207	178	29	17	15	3	21	16	4	168	147	22
60 to 69 percent.....	458	417	41	44	37	6	40	34	6	374	346	28
70 to 79 percent.....	715	662	52	119	112	7	58	55	3	538	495	43
80 to 89 percent.....	920	857	63	270	260	10	166	158	8	484	439	45
90 to 94 percent.....	545	529	17	270	259	12	107	106	1	168	164	4
95 to 99 percent.....	791	773	18	529	520	9	156	151	4	106	102	4
100 percent or more.....	738	721	17	205	204	1	330	322	8	203	195	8
Not reported.....	90	90	-	36	36	-	13	13	-	41	41	-
Median.....	87	88	77	94	95	86	96	96	83	77	77	74
Other properties.....	582	559	23	27	27	-	4	4	-	551	528	23

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,648	4,394	254	1,512	1,459	53	898	862	36	2,238	2,072	166
Less than 40 percent.....	84	83	1	8	8	-	2	2	-	73	72	1
40 to 49 percent.....	86	84	1	8	8	-	4	4	-	74	72	1
50 to 59 percent.....	179	178	2	15	15	-	16	16	-	148	147	2
60 to 69 percent.....	427	417	9	37	37	-	35	34	1	354	346	8
70 to 79 percent.....	676	662	14	115	112	3	58	55	3	503	495	9
80 to 89 percent.....	910	857	53	268	260	8	164	158	6	478	439	39
90 to 94 percent.....	580	529	52	265	259	6	108	106	3	207	164	43
95 to 99 percent.....	809	773	36	529	520	9	155	151	3	125	102	24
100 percent or more.....	807	721	86	231	204	27	342	322	20	235	195	40
Not reported.....	90	90	-	36	36	-	13	13	-	41	41	-
Median.....	89	88	94	95	95	100+	96	96	100+	78	77	92
Other properties.....	582	559	23	27	27	-	4	4	-	551	528	23

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	663	654	9	105	102	3	85	85	-	473	466	7
20 to 29 percent.....	387	377	10	49	47	3	58	58	-	280	272	7
30 to 39 percent.....	477	458	18	56	53	3	77	74	3	344	332	13
40 to 49 percent.....	556	538	18	104	101	3	79	77	2	373	360	13
50 to 59 percent.....	707	676	32	214	208	5	101	98	3	392	369	24
60 to 69 percent.....	744	692	52	262	253	9	124	120	4	358	320	38
70 to 79 percent.....	632	573	59	237	231	6	118	109	9	278	234	44
80 to 89 percent.....	435	398	37	194	184	11	124	120	4	116	93	23
90 to 99 percent.....	339	324	14	214	210	4	76	74	3	48	40	8
100 percent or more.....	95	74	21	39	33	5	28	21	7	27	19	8
Not reported.....	196	189	7	65	63	1	30	29	1	101	96	4
Median.....	56	55	69	67	67	70	62	62	75	46	45	67

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	5,229	4,951	278	1,539	1,486	53	902	866	36	2,788	2,599	189
Interest and principal.....	5,207	4,931	276	1,539	1,486	53	902	866	36	2,766	2,579	188
Fully amortized.....	5,038	4,768	271	1,539	1,486	53	900	864	36	2,600	2,418	182
Partially amortized.....	169	163	6	-	-	-	3	3	-	166	160	6
Principal only.....	7	7	-	-	-	-	-	-	-	7	7	-
Fully amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	14	13	1	-	-	-	-	-	-	14	13	1
No regular payment required.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.	5,209	4,931	278	1,539	1,486	53	902	866	36	2,768	2,579	189
Real estate taxes and property insurance.....	3,462	3,291	172	1,533	1,481	52	793	759	35	1,136	1,051	86
With no other items.....	1,574	1,485	89	18	18	-	630	602	28	926	865	61
With other items.....	1,888	1,805	83	1,515	1,463	52	163	157	6	210	185	25
Real estate taxes only.....	553	528	24	3	3	-	87	87	-	463	439	24
Property insurance only.....	51	48	3	-	-	-	6	6	-	46	43	3
Other combinations or no other items.....	1,143	1,063	79	3	2	1	16	15	1	1,123	1,046	77
No regular payments of interest and principal...	22	22	-	-	-	-	-	-	-	22	22	-
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	5,229	4,951	278	1,539	1,486	53	902	866	36	2,788	2,599	189
Less than \$50.....	645	613	31	191	185	7	127	123	4	326	306	21
\$50 to \$59.....	584	548	36	204	196	8	131	123	8	249	229	20
\$60 to \$69.....	673	643	30	228	219	9	149	148	1	296	277	19
\$70 to \$79.....	594	568	26	192	185	7	122	118	4	280	264	16
\$80 to \$89.....	570	553	17	220	216	4	78	78	-	272	259	13
\$90 to \$99.....	416	394	22	149	144	5	62	58	4	205	192	13
\$100 to \$119.....	661	625	36	200	193	7	97	91	7	364	341	23
\$120 to \$149.....	535	500	35	110	105	5	69	67	1	356	328	28
\$150 to \$174.....	239	221	17	36	36	-	31	27	4	171	158	13
\$175 to \$199.....	124	115	9	5	4	1	21	20	1	98	91	7
\$200 to \$249.....	125	120	6	3	3	-	13	13	-	110	104	6
\$250 to \$299.....	37	28	10	-	-	-	2	1	1	35	26	9
\$300 or more.....	25	23	2	-	-	-	-	-	-	25	23	2
Median.....dollars..	82	81	89	77	77	73	73	73	90	88	88	94
Mean.....dollars..	92	92	101	81	81	81	84	83	93	102	101	109
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	5,229	4,951	278	1,539	1,486	53	902	866	36	2,788	2,599	189
Less than \$70.....	1,834	1,806	27	605	599	6	398	394	4	831	814	17
\$70 to \$79.....	581	568	13	191	185	5	118	118	-	272	264	7
\$80 to \$89.....	561	553	8	219	216	2	79	78	1	263	259	4
\$90 to \$99.....	410	394	16	144	144	-	62	58	4	204	192	12
\$100 to \$119.....	659	625	34	204	193	10	93	91	2	362	341	21
\$120 to \$149.....	546	500	46	114	105	9	74	67	7	358	328	30
\$150 to \$174.....	264	221	43	44	36	8	31	27	4	189	158	31
\$175 to \$199.....	136	112	24	9	4	5	21	20	1	106	89	17
\$200 to \$249.....	155	120	35	8	3	5	20	13	7	127	104	23
\$250 to \$299.....	41	28	14	-	-	-	6	1	5	35	26	8
\$300 or more.....	42	23	19	1	-	1	-	-	-	40	23	17
Median.....dollars..	83	81	147	78	77	131	74	73	151	91	88	151
Mean.....dollars..	96	92	160	83	81	143	86	83	164	105	101	164
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	4,881	4,632	248	1,448	1,401	48	848	815	34	2,584	2,417	167
Delinquent (30 days or more).....	318	288	29	86	81	5	50	48	2	182	160	22
1 to 3 payments.....	251	224	28	74	68	5	47	45	2	131	110	20
4 or more payments.....	66	65	2	12	12	-	3	3	-	51	50	2
Foreclosure in process.....	13	13	-	8	8	-	-	-	-	4	4	-
Foreclosure not in process.....	54	52	2	4	4	-	3	3	-	47	45	2
Not reported.....	30	30	-	4	4	-	4	4	-	22	22	-
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, In Central Cities

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,612	4,380	231	1,300	1,260	40	800	774	27	2,512	2,347	165
Less than \$50.....	8	8	-	-	-	-	1	1	-	7	7	-
\$50 to \$59.....	18	16	2	4	4	-	1	1	-	13	11	2
\$60 to \$69.....	32	32	-	10	10	-	3	3	-	20	20	-
\$70 to \$79.....	57	53	4	5	5	-	16	14	1	36	33	3
\$80 to \$89.....	102	102	-	40	40	-	23	23	-	39	39	-
\$90 to \$99.....	177	172	6	47	47	-	31	29	2	99	95	4
\$100 to \$119.....	464	458	6	154	154	-	97	97	-	213	208	6
\$120 to \$149.....	877	853	24	279	272	8	203	203	-	394	378	16
\$150 to \$174.....	737	714	23	279	277	1	128	124	4	330	313	17
\$175 to \$199.....	533	509	24	166	160	5	97	94	3	271	254	17
\$200 to \$224.....	457	428	29	113	106	7	70	67	4	274	255	19
\$225 to \$249.....	242	214	28	48	44	4	35	34	1	159	136	23
\$250 to \$274.....	183	165	18	34	29	5	20	17	3	129	119	10
\$275 to \$299.....	129	118	11	14	12	1	14	13	1	101	93	8
\$300 or more.....	286	239	47	14	12	3	19	12	7	253	215	38
Not reported.....	309	299	10	93	88	5	42	41	1	174	170	4
Median.....dollars..	164	162	219	155	154	211	150	149	...	176	173	222
Acquired 1970 and 1971 (part).....	619	572	47	239	226	13	102	93	9	278	254	24

## Real Estate Tax

Acquired before 1970.....	4,612	4,380	231	1,300	1,260	40	800	774	27	2,512	2,347	165
Less than \$100.....	228	214	14	46	46	-	29	27	1	153	140	12
\$100 to \$199.....	642	604	38	214	206	8	121	116	4	307	281	26
\$200 to \$299.....	762	727	35	314	303	11	163	160	3	285	263	22
\$300 to \$349.....	455	437	17	164	162	3	89	86	3	202	189	12
\$350 to \$399.....	362	346	17	132	130	3	60	57	2	171	159	12
\$400 to \$449.....	317	305	12	86	85	1	64	63	1	167	158	9
\$450 to \$499.....	276	264	12	73	73	-	46	43	3	157	148	9
\$500 to \$549.....	244	227	17	69	64	5	50	47	2	126	116	10
\$550 to \$599.....	191	176	16	47	39	8	27	27	-	118	110	8
\$600 to \$699.....	355	341	14	62	62	-	65	63	1	229	216	13
\$700 to \$799.....	212	205	6	36	36	-	32	30	1	143	139	5
\$800 or more.....	505	472	33	55	54	1	54	49	4	396	369	27
Not reported.....	62	62	-	-	-	-	3	3	-	60	60	-
Median.....dollars..	375	375	383	322	322	325	348	347	...	432	435	393
Acquired 1970 and 1971 (part).....	619	572	47	239	226	13	102	93	9	278	254	24

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	5,229	4,951	278	1,539	1,486	53	902	866	36	2,788	2,599	189
Less than 5 percent .....	448	425	23	121	116	5	100	94	5	228	215	12
5 to 9 percent .....	2,363	2,246	117	749	724	25	426	408	18	1,187	1,113	74
10 to 14 percent .....	1,238	1,169	69	358	341	17	203	195	8	677	633	44
15 to 19 percent .....	435	409	26	96	94	3	78	76	1	261	239	22
20 to 24 percent .....	165	154	12	45	45	-	27	27	-	93	81	12
25 to 29 percent .....	98	93	5	27	27	-	7	7	-	64	59	5
30 to 34 percent .....	58	55	3	27	27	-	3	3	-	29	26	3
35 to 39 percent .....	26	25	1	6	6	-	4	3	1	16	16	-
40 to 49 percent .....	35	32	3	9	9	-	1	1	-	24	21	3
50 percent or more.....	39	36	3	13	12	1	3	3	-	23	22	1
Not reported or not computed.....	325	309	17	87	86	1	53	50	3	186	173	13
Median.....	9	9	9	9	9	9	8	8	...	9	9	10
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	4,612	4,380	231	1,300	1,260	40	800	774	27	2,512	2,347	165
Less than \$10.....	300	281	19	80	77	3	53	52	1	167	151	15
\$10 to \$14.....	713	667	45	222	214	8	120	114	5	371	339	32
\$15 to \$19.....	1,084	1,025	58	330	318	12	192	189	3	562	518	44
\$20 to \$24.....	942	904	37	270	262	8	162	158	4	509	484	25
\$25 to \$29.....	566	535	31	150	145	4	102	95	8	314	295	19
\$30 to \$39.....	444	426	18	109	108	1	78	75	3	256	242	14
\$40 to \$49.....	151	146	6	33	32	1	39	37	2	79	77	3
\$50 to \$59.....	67	62	4	23	21	1	13	13	-	31	28	3
\$60 or more.....	77	73	4	24	24	-	9	9	-	44	41	4
Not reported or not computed.....	269	261	8	59	58	1	32	30	1	178	173	6
Median.....dollars..	20	20	19	19	19	18	20	20	...	20	20	18
Acquired 1970 and 1971 (part).....	619	572	47	239	226	13	102	93	9	278	254	24

Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## MORTGAGE PAYMENTS AND OTHER EXPENSES—Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,612	4,380	231	1,300	1,260	40	800	774	27	2,512	2,347	165
Less than 1.0 percent.....	186	169	16	46	44	1	29	29	—	111	96	15
1.0 to 1.9 percent.....	709	683	27	254	246	8	147	143	4	309	294	15
2.0 to 2.9 percent.....	1,035	981	54	344	333	11	186	177	8	505	470	35
3.0 to 3.9 percent.....	763	727	36	208	203	5	150	146	5	404	378	26
4.0 to 4.9 percent.....	562	531	30	144	141	4	88	85	3	329	306	24
5.0 to 7.4 percent.....	578	549	28	142	134	8	101	99	3	334	317	17
7.5 to 9.9 percent.....	209	198	11	44	43	1	23	23	—	141	132	9
10.0 percent or more.....	207	197	11	46	46	—	24	24	—	138	127	11
Not reported or not computed.....	363	346	18	72	71	1	51	47	4	240	227	13
Median.....	3.2	3.2	3.2	2.9	2.9	2.9	3.0	3.0	...	3.5	3.5	3.4
Acquired 1970 and 1971 (part).....	619	572	47	239	226	13	102	93	9	278	254	24

## Selected Annual Housing Costs as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,612	4,380	231	1,300	1,260	40	800	774	27	2,512	2,347	165
Less than 5 percent.....	17	15	1	6	6	—	1	1	—	9	8	1
5 to 9 percent.....	343	336	7	97	96	1	76	76	—	170	164	6
10 to 14 percent.....	1,137	1,114	23	336	335	1	231	229	1	570	550	20
15 to 19 percent.....	1,089	1,047	42	323	313	10	195	190	5	570	543	27
20 to 24 percent.....	588	539	49	175	168	7	88	81	7	325	290	35
25 to 29 percent.....	357	329	29	87	82	5	70	62	8	200	185	15
30 to 34 percent.....	149	137	12	31	30	1	16	15	1	102	92	10
35 to 39 percent.....	110	96	14	29	25	4	11	11	—	70	60	10
40 to 49 percent.....	112	106	7	27	24	3	19	19	—	67	63	4
50 percent or more.....	149	127	23	36	36	—	4	4	—	109	87	23
Not reported or not computed.....	560	535	26	151	145	7	90	86	4	319	304	15
Median.....	17	17	23	17	16	...	16	15	...	18	17	22
Acquired 1970 and 1971 (part).....	619	572	47	239	226	13	102	93	9	278	254	24

## PROPERTY CHARACTERISTICS

## Location by Size of Place

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
By purchase.....	5,198	4,921	276	1,536	1,483	53	901	865	36	2,761	2,574	188
Placed one new mortgage.....	4,018	3,921	97	1,214	1,190	24	648	631	17	2,155	2,099	56
Placed two or more new mortgages.....	153	73	79	6	4	3	3	1	1	143	68	75
Assumed mortgage(s) already on property.....	840	807	34	282	272	10	226	221	4	332	313	19
Assumed mortgage already on property and placed new mortgage.....	125	58	67	33	18	16	22	9	13	69	32	38
All cash.....	37	37	—	—	—	—	1	1	—	36	36	—
Borrowed other than with mortgage.....	21	21	—	—	—	—	—	—	—	21	21	—
Other.....	4	4	—	—	—	—	—	—	—	4	4	—
Not by purchase.....	30	29	1	3	3	—	2	2	—	26	24	1
Inheritance or gift.....	29	27	1	3	3	—	2	2	—	24	23	1
Other.....	1	1	—	—	—	—	—	—	—	1	1	—
Not reported.....	3	3	—	—	—	—	—	—	—	3	3	—



Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	2,437	2,271	166	851	815	35	379	362	17	1,207	1,093	114
Sale of previous home.....	488	452	35	87	82	5	51	49	2	350	322	28
Sale of other real property or other investments.....	50	44	5	8	8	-	6	5	1	35	31	4
Savings.....	1,197	1,124	73	538	519	20	138	133	5	521	472	48
Borrowing other than mortgage on this property.....	188	169	19	63	59	4	34	32	1	92	78	14
Gift.....	47	45	3	13	12	1	8	8	-	26	25	1
Land on which structure was built.....	16	16	-	1	1	-	1	1	-	13	13	-
Other.....	24	22	2	8	7	1	4	3	1	13	13	-
No downpayment required.....	249	234	15	80	76	4	106	104	2	63	54	9
Not reported.....	178	166	12	52	52	-	32	29	3	94	85	9
Other properties.....	2,793	2,682	112	688	671	18	523	504	19	1,583	1,507	75

## Land and Building Acquisition

During same 12-month period.....	4,487	4,241	246	1,323	1,275	47	790	759	31	2,375	2,207	168
Acquired land previously.....	118	116	3	12	12	-	4	3	1	103	101	2
Land not owned by building owner.....	72	67	5	21	21	-	17	16	1	33	29	4
Not reported.....	553	529	24	183	178	5	91	89	3	279	263	16

## Year Property Acquired

1969 to 1971 (part).....	1,118	1,036	81	419	401	18	179	166	13	520	469	50
1967 and 1968.....	831	780	51	264	255	9	148	144	4	420	382	38
1965 and 1966.....	744	705	39	232	224	8	89	88	1	422	393	30
1960 to 1964.....	1,255	1,195	60	348	340	8	195	185	10	712	670	42
1955 to 1959.....	781	751	30	188	184	4	189	182	6	405	385	19
1950 to 1954.....	345	335	11	70	66	4	100	99	1	175	170	6
1949 or earlier.....	156	150	6	17	16	1	3	3	-	136	132	4
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	117	112	5	36	34	1	22	20	2	59	57	1
1967 and 1968.....	176	167	10	36	36	-	41	41	-	100	90	10
1965 to 1966.....	203	188	16	43	42	1	31	28	2	130	118	12
1960 to 1964.....	665	632	32	183	180	4	120	118	1	362	334	27
1950 to 1959.....	1,750	1,658	92	590	565	25	423	401	21	738	692	45
1940 to 1949.....	700	653	46	231	222	9	102	100	2	366	331	35
1939 or earlier.....	1,429	1,358	71	351	345	7	131	125	7	946	889	57
Not reported.....	191	185	6	69	63	5	33	33	-	89	88	1

## Rooms

4 rooms or less.....	390	370	20	130	127	3	60	58	2	200	185	15
5 rooms.....	1,426	1,360	67	524	505	19	288	279	9	615	576	40
6 rooms.....	1,659	1,560	99	526	514	12	286	271	16	847	775	72
7 rooms.....	866	823	44	195	185	10	147	146	1	524	492	32
8 rooms.....	449	420	28	96	91	5	63	60	3	289	269	20
9 rooms or more.....	348	331	18	44	40	4	41	37	4	263	253	10
Not reported.....	91	89	2	23	23	-	17	16	1	51	50	1
Median.....	5.9	5.9	6.0	5.6	5.6	5.9	5.8	5.8	5.9	6.1	6.1	6.0

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	1,938	1,806	132	682	655	27	325	308	17	932	844	88
Less than \$5,000.....	24	24	-	5	5	-	3	3	-	16	16	-
\$5,000 to \$7,499.....	84	82	2	20	20	-	6	6	-	59	57	2
\$7,500 to \$9,999.....	156	153	4	81	78	3	14	14	-	62	61	1
\$10,000 to \$12,499.....	198	190	8	111	110	1	25	23	1	62	57	5
\$12,500 to \$14,999.....	264	250	14	131	126	5	55	53	2	77	70	7
\$15,000 to \$17,499.....	211	203	8	107	105	3	38	37	1	65	61	4
\$17,500 to \$19,999.....	266	246	20	94	91	3	58	57	1	114	98	16
\$20,000 to \$24,999.....	298	276	22	82	75	7	65	60	5	151	140	11
\$25,000 to \$29,999.....	174	152	23	24	21	4	35	31	4	115	100	15
\$30,000 to \$34,999.....	97	85	12	12	9	3	12	12	-	73	63	10
\$35,000 to \$39,999.....	47	40	7	-	-	-	5	4	1	42	36	5
\$40,000 to \$49,999.....	57	49	8	-	-	-	3	3	-	55	46	8
\$50,000 or more.....	30	26	4	1	1	-	1	-	1	28	25	3
Not reported.....	30	30	-	13	13	-	4	4	-	13	13	-
Median.....dollars..	17,700	17,300	22,300	14,700	14,600	...	18,300	18,200	...	20,100	19,900	23,800
Other properties.....	3,292	3,147	145	857	831	25	577	558	19	1,858	1,757	101

Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	28	26	2	6	6	-	4	4	-	17	15	2
\$5,000 to \$7,499.....	163	156	7	31	31	-	14	13	2	118	113	5
\$7,500 to \$9,999.....	312	303	9	73	72	1	45	45	-	193	186	7
\$10,000 to \$12,499.....	528	507	21	202	200	3	110	108	1	216	199	17
\$12,500 to \$14,999.....	474	452	21	224	215	9	106	102	4	144	135	8
\$15,000 to \$17,499.....	642	617	25	257	251	7	116	113	3	269	254	16
\$17,500 to \$19,999.....	567	532	35	216	213	3	106	101	5	246	218	28
\$20,000 to \$24,999.....	793	753	41	254	242	12	163	156	7	377	354	22
\$25,000 to \$29,999.....	613	574	38	128	123	5	128	122	7	356	330	27
\$30,000 to \$39,999.....	570	522	49	75	64	11	64	60	4	431	397	34
\$40,000 to \$49,999.....	172	162	10	4	4	-	12	10	1	157	148	9
\$50,000 or more.....	172	159	13	3	1	1	4	3	1	166	155	11
Not reported.....	196	189	7	65	63	1	30	29	1	101	96	4
Median.....dollars..	19,100	19,000	21,900	16,900	16,900	21,400	18,500	18,300	21,800	21,900	21,900	22,200
Mean.....dollars..	21,300	21,100	23,900	17,500	17,300	22,400	19,000	18,900	22,400	24,100	24,000	24,500

## Purchase Price as Percent of Value

Acquired by purchase.....	5,198	4,922	276	1,536	1,484	52	900	865	36	2,762	2,573	188
Purchased 1967 to 1971 (part).....	1,938	1,806	132	682	655	27	325	308	17	932	844	88
Less than 80 percent.....	333	312	21	90	86	4	51	49	3	192	178	15
80 to 89 percent.....	454	425	29	158	153	5	62	61	1	234	211	23
90 to 94 percent.....	294	265	30	94	86	8	65	60	6	135	119	16
95 to 99 percent.....	248	225	23	94	87	6	41	39	3	113	99	14
100 percent or more.....	566	538	28	227	224	3	98	93	5	242	221	21
Not reported.....	42	41	1	20	18	1	7	7	-	15	15	-
Median.....	92	92	92	94	94	...	93	93	...	91	91	92
Purchased 1960 to 1966.....	1,987	1,889	98	579	563	16	284	273	11	1,123	1,052	71
Less than 60 percent.....	155	151	4	28	25	3	9	9	-	118	117	1
60 to 79 percent.....	723	689	35	234	225	10	102	98	4	387	365	21
80 to 89 percent.....	575	549	25	162	161	1	83	82	1	330	307	23
90 to 99 percent.....	256	243	13	69	67	1	52	49	3	135	126	9
100 percent or more.....	160	146	15	41	40	1	26	24	2	93	81	12
Not reported.....	117	111	6	45	45	-	12	11	1	60	55	4
Median.....	80	80	82	80	80	...	83	82	...	80	80	84
Purchased 1959 or earlier.....	1,273	1,227	46	275	266	9	291	284	8	707	677	29
Less than 40 percent.....	100	95	4	-	-	-	10	10	-	90	85	4
40 to 59 percent.....	233	221	12	40	36	4	53	53	-	140	132	8
60 to 79 percent.....	480	460	20	112	109	3	109	105	5	258	246	12
80 to 99 percent.....	290	282	8	84	82	1	83	80	3	124	120	4
100 percent or more.....	99	98	1	31	29	1	22	22	-	47	47	-
Not reported.....	71	71	-	9	9	-	14	14	-	48	48	-
Median.....	71	71	66	76	76	...	73	73	...	67	67	...
Not acquired by purchase.....	33	31	1	2	-	-	2	2	-	28	27	1

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	1,938	1,806	132	682	655	27	325	308	17	932	844	88
Less than 1.0.....	260	246	13	109	107	1	27	23	3	124	116	9
1.0 to 1.4.....	579	538	40	207	201	6	102	99	2	270	238	31
1.5 to 1.9.....	473	437	35	162	149	13	80	76	4	230	212	19
2.0 to 2.4.....	234	216	17	66	61	5	50	48	3	117	107	10
2.5 to 2.9.....	112	104	8	25	25	-	22	22	-	65	57	8
3.0 to 3.4.....	58	54	4	21	21	-	10	9	1	26	23	3
3.5 to 3.9.....	32	28	4	16	16	-	3	1	1	13	11	3
4.0 or more.....	75	69	5	33	32	1	10	8	1	32	29	3
Not reported or not computed.....	117	112	4	41	41	-	22	21	1	54	51	3
Median.....	1.5	1.5	1.6	1.5	1.4	...	1.6	1.6	...	1.5	1.6	1.5
Other properties.....	3,292	3,147	145	857	831	25	577	558	19	1,858	1,757	101

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	117	108	10	62	58	4	20	18	2	36	32	4
25 to 34 years.....	990	921	69	402	381	21	183	177	7	405	364	41
35 to 44 years.....	1,486	1,409	77	427	417	9	286	273	13	773	718	55
45 to 54 years.....	1,446	1,367	79	364	348	16	280	273	7	803	746	56
55 to 64 years.....	799	764	34	184	182	1	100	93	7	515	489	26
65 years or over.....	303	297	6	75	74	1	20	20	-	208	204	4
Not reported.....	89	86	3	26	26	-	14	12	1	50	48	2
Median.....	45	45	43	42	42	36	43	43	42	47	47	44



Table 2c. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
White.....	4,261	4,055	206	1,159	1,117	42	762	735	27	2,340	2,203	137
Negro.....	780	726	54	323	313	9	112	109	3	345	303	42
Other.....	87	79	8	20	20	-	15	12	4	51	47	4
Not reported.....	103	93	10	37	36	1	13	11	2	53	47	6

## Sex of Principal Owner

Male.....	4,515	4,276	239	1,336	1,286	50	821	791	31	2,358	2,199	159
Female.....	654	620	34	187	184	3	70	66	4	397	370	27
Not reported.....	61	57	4	16	16	-	11	10	1	35	32	3

## Veteran Status

Veteran.....	2,996	2,851	145	767	741	26	760	733	26	1,469	1,377	92
Vietnam conflict.....	329	315	13	109	104	5	137	132	5	82	80	3
Korean conflict.....	601	572	29	143	140	3	185	178	8	273	254	19
Korean conflict and World War II.....	171	158	13	32	31	1	50	50	-	89	77	11
World War II.....	1,430	1,359	71	328	315	13	300	289	11	802	755	47
World War I.....	51	50	1	9	9	-	4	2	1	39	39	-
Other service.....	414	397	17	146	142	4	84	83	1	184	172	12
Nonveteran.....	2,078	1,955	123	726	701	25	121	114	7	1,231	1,140	91
Not reported.....	157	147	10	46	45	1	21	19	2	90	84	6

## Persons in Household

1 person.....	231	225	7	46	46	-	33	33	-	152	145	7
2 persons.....	1,157	1,107	50	342	334	8	175	167	8	640	606	34
3 persons.....	975	923	52	283	273	10	175	170	6	517	481	36
4 persons.....	1,192	1,119	73	370	352	19	216	205	11	606	563	43
5 persons.....	679	647	32	205	199	7	148	144	4	325	304	21
6 persons or more.....	875	816	59	250	243	8	140	134	6	485	439	45
Not reported.....	121	116	5	42	41	1	14	13	1	65	62	2
Median.....	3.6	3.6	3.8	3.7	3.6	3.8	3.7	3.7	3.8	3.5	3.5	3.8

## Income

Less than \$2,000.....	69	64	4	24	23	1	1	1	-	43	40	3
\$2,000 to \$3,999.....	184	172	12	49	49	-	21	21	-	113	101	12
\$4,000 to \$5,999.....	348	334	15	122	121	1	50	47	3	176	165	10
\$6,000 to \$7,999.....	511	486	25	160	153	7	84	83	1	267	250	17
\$8,000 to \$9,999.....	617	580	37	207	194	13	128	124	4	282	261	20
\$10,000 to \$12,499.....	1,013	968	45	329	321	8	190	182	8	495	466	29
\$12,500 to \$14,999.....	669	633	36	213	203	10	126	121	5	330	309	21
\$15,000 to \$19,999.....	842	798	44	233	226	7	185	175	10	424	396	28
\$20,000 to \$24,999.....	365	341	24	71	70	1	44	43	1	249	228	21
\$25,000 to \$34,999.....	171	160	11	34	33	1	16	15	1	120	112	8
\$35,000 or more.....	119	110	8	10	9	1	4	4	-	105	98	7
Not reported.....	324	307	17	86	84	1	53	50	3	186	173	13
Median.....dollars..	11,800	11,800	12,100	11,200	11,300	11,000	11,800	11,800	...	12,100	12,100	12,300
Mean.....dollars..	13,300	13,300	14,400	12,100	12,100	12,600	12,400	12,400	...	14,300	14,300	15,000

**Table 3c. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, In Central Cities**

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	55,877	52,432	3,445	16,790	16,187	603	9,877	9,413	464	29,209	26,831	2,377
Average first mortgage debt.....	10,700	10,600	12,400	10,900	10,900	11,400	10,900	10,900	12,900	10,500	10,300	12,600
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	53,930	50,525	3,405	16,790	16,187	603	9,724	9,260	464	27,416	25,078	2,338
Contract to purchase.....	1,946	1,907	40	-	-	-	153	153	-	1,793	1,753	40
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	17,725	16,303	1,421	5,866	5,576	289	3,160	2,936	224	8,699	7,791	908
1967 and 1968.....	12,412	11,607	805	3,275	3,191	84	2,169	2,080	89	6,968	6,336	632
1965 and 1966.....	9,205	8,691	514	2,824	2,712	112	976	968	8	5,405	5,011	394
1960 to 1964.....	12,232	11,676	556	3,513	3,435	78	2,099	2,014	86	6,619	6,227	392
1955 to 1959.....	3,719	3,589	130	1,191	1,163	28	1,159	1,108	51	1,369	1,318	51
1950 to 1954.....	548	531	17	108	97	10	307	300	7	133	133	-
1949 or earlier.....	36	35	1	14	13	1	6	6	-	16	16	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	526	480	47	36	36	-	21	20	2	469	424	45
\$5,000 to \$7,499.....	2,107	2,009	98	398	391	7	200	187	13	1,510	1,432	78
\$7,500 to \$9,999.....	4,932	4,627	305	1,898	1,832	66	831	797	34	2,203	1,998	206
\$10,000 to \$12,499.....	7,813	7,497	316	3,277	3,143	135	1,487	1,442	45	3,048	2,912	136
\$12,500 to \$14,999.....	8,667	8,246	421	3,294	3,187	107	1,889	1,855	34	3,483	3,204	279
\$15,000 to \$17,499.....	8,693	8,215	478	3,513	3,409	104	1,508	1,424	84	3,672	3,382	290
\$17,500 to \$19,999.....	6,643	6,250	393	2,325	2,252	73	1,404	1,338	66	2,914	2,660	254
\$20,000 to \$24,999.....	8,182	7,643	539	1,762	1,685	77	1,346	1,260	85	5,074	4,697	377
\$25,000 to \$29,999.....	4,091	3,749	342	245	211	35	778	717	62	3,068	2,822	246
\$30,000 to \$39,999.....	3,205	2,853	353	41	41	-	326	326	-	2,839	2,486	353
\$40,000 to \$49,999.....	592	438	154	-	-	-	88	48	39	504	390	114
\$50,000 or more.....	424	424	-	-	-	-	-	-	-	424	424	-
<b>First Mortgage Outstanding Debt</b>												
Less than \$5,000.....	2,859	2,744	114	416	406	10	415	408	7	2,027	1,930	97
\$5,000 to \$7,499.....	4,666	4,400	266	1,297	1,268	29	872	824	48	2,497	2,307	190
\$7,500 to \$9,999.....	6,796	6,527	269	2,703	2,631	72	1,200	1,164	36	2,893	2,732	161
\$10,000 to \$12,499.....	7,608	7,215	393	3,021	2,864	156	1,583	1,540	42	3,004	2,811	194
\$12,500 to \$14,999.....	8,294	7,802	492	3,127	3,041	86	1,385	1,305	81	3,782	3,456	326
\$15,000 to \$17,499.....	7,570	7,190	380	3,185	3,097	88	1,095	1,031	64	3,290	3,062	229
\$17,500 to \$19,999.....	5,696	5,343	353	1,647	1,546	101	1,269	1,243	26	2,780	2,555	225
\$20,000 to \$24,999.....	6,136	5,713	423	1,175	1,149	26	1,001	910	91	3,960	3,654	306
\$25,000 to \$29,999.....	3,215	2,830	384	179	144	35	724	694	30	2,312	1,992	320
\$30,000 to \$39,999.....	2,165	1,909	255	41	41	-	284	245	39	1,839	1,623	216
\$40,000 to \$49,999.....	642	528	114	-	-	-	48	48	-	594	480	114
\$50,000 or more.....	230	230	-	-	-	-	-	-	-	230	230	-
<b>Interest Rate on First Mortgage</b>												
Less than 5.0 percent.....	2,984	2,853	130	489	458	31	1,895	1,803	92	600	592	8
5.0 percent.....	728	696	32	118	118	-	38	19	18	572	558	14
5.1 to 5.9 percent.....	17,584	16,822	762	8,244	7,848	397	3,734	3,563	171	5,606	5,412	194
6.0 percent.....	9,461	8,713	748	2,096	2,066	30	1,124	1,047	77	6,241	5,600	641
6.1 to 6.4 percent.....	1,893	1,739	154	50	50	-	31	31	-	1,811	1,658	154
6.5 to 6.9 percent.....	6,840	6,262	578	1,513	1,439	74	946	907	39	4,382	3,916	465
7.0 percent.....	3,507	3,331	175	374	340	35	272	272	-	2,860	2,719	141
7.1 to 7.4 percent.....	1,577	1,358	219	39	39	-	42	42	-	1,496	1,277	219
7.5 to 7.9 percent.....	5,511	5,257	254	2,014	1,977	37	1,078	1,078	-	2,419	2,202	217
8.0 percent.....	1,965	1,843	122	293	293	-	106	106	-	1,566	1,444	122
8.1 to 8.4 percent.....	249	249	-	-	-	-	-	-	-	249	249	-
8.5 to 8.9 percent.....	3,084	2,928	156	1,559	1,559	-	612	545	68	912	824	88
9.0 percent.....	210	157	53	-	-	-	-	-	-	210	157	53
9.1 to 9.9 percent.....	126	64	62	-	-	-	-	-	-	126	64	62
10.0 percent or more.....	159	159	-	-	-	-	-	-	-	159	159	-
<b>Variable Interest Rate on First Mortgage</b>												
Yes.....	5,934	5,260	674	-	-	-	-	-	-	5,934	5,260	674
No.....	49,943	47,172	2,771	16,790	16,187	603	9,877	9,413	464	23,275	21,572	1,703
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
<b>Term of First Mortgage</b>												
Less than 8 years.....	488	470	18	-	-	-	-	-	-	488	470	18
8 to 12 years.....	1,400	1,341	59	-	-	-	-	-	-	1,400	1,341	59
13 to 17 years.....	2,583	2,491	92	98	98	-	31	31	-	2,453	2,362	92
18 to 22 years.....	8,645	8,126	519	1,032	1,020	12	339	332	8	7,274	6,775	499
23 to 27 years.....	16,411	15,522	889	3,454	3,357	97	1,415	1,374	41	11,542	10,791	751
28 to 32 years.....	24,765	22,965	1,799	11,506	11,049	456	8,092	7,677	415	5,167	4,239	928
33 to 37 years.....	748	692	56	543	518	25	-	-	-	205	174	31
38 years or more.....	260	247	13	158	145	13	-	-	-	102	102	-
No stated term.....	578	578	-	-	-	-	-	-	-	578	578	-



Table 3c. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, In Central Cities**

**MORTGAGE CHARACTERISTICS--Continued**

**Holder of First Mortgage**

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Commercial bank or trust company.....	6,549	6,340	209	2,118	2,066	52	1,165	1,109	56	3,266	3,165	101
Mutual savings bank.....	7,127	6,884	244	2,857	2,767	90	2,181	2,098	83	2,089	2,019	71
Savings and loan association.....	22,400	20,259	2,142	3,074	2,931	143	2,673	2,517	156	16,653	14,810	1,843
Life insurance company.....	7,609	7,213	396	3,124	2,968	156	1,778	1,731	47	2,706	2,513	193
Mortgage company.....	1,005	937	68	548	505	43	236	236	-	222	196	26
Federal agency.....	1,792	1,778	14	1,125	1,111	14	270	270	-	396	396	-
Federal National Mortgage Association.....	4,412	4,227	185	3,183	3,111	72	1,211	1,098	113	18	18	-
Real estate or construction company.....	400	400	-	19	19	-	-	-	-	381	381	-
Individual or individual's estate.....	2,610	2,493	118	-	-	-	-	-	-	2,610	2,493	118
Other.....	1,973	1,904	69	743	709	34	363	354	9	866	840	26

**Servicing of First Mortgage**

Holder.....	35,356	32,909	2,447	5,510	5,320	190	3,531	3,416	116	26,315	24,173	2,141
Agent.....	20,521	19,522	998	11,280	10,867	413	6,346	5,997	349	2,894	2,658	236

**First Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	1,526	1,440	86	155	135	21	184	184	-	1,187	1,122	66
20 to 29 percent.....	2,241	2,138	103	232	219	13	304	293	11	1,705	1,627	79
30 to 39 percent.....	3,834	3,614	220	369	335	35	469	448	21	2,996	2,832	164
40 to 49 percent.....	5,969	5,683	286	949	919	30	679	637	41	4,341	4,127	214
50 to 59 percent.....	9,271	8,529	742	2,331	2,153	178	1,094	1,015	78	5,846	5,361	485
60 to 69 percent.....	10,221	9,218	1,003	3,165	3,050	115	1,627	1,471	156	5,429	4,697	733
70 to 79 percent.....	9,053	8,470	583	3,040	2,951	89	1,636	1,589	46	4,378	3,930	448
80 to 89 percent.....	6,171	5,861	310	2,563	2,477	86	2,056	1,948	108	1,552	1,437	115
90 to 99 percent.....	4,503	4,471	31	2,867	2,845	22	1,199	1,199	-	436	427	9
100 percent or more.....	1,232	1,190	43	434	434	-	402	402	-	396	353	43
Not reported.....	1,855	1,817	38	685	671	14	228	226	2	942	920	22

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	55,873	52,428	3,445	16,790	16,187	603	9,877	9,413	464	29,205	26,828	2,377
Interest and principal.....	55,706	52,261	3,445	16,790	16,187	603	9,877	9,413	464	29,038	26,661	2,377
Fully amortized.....	54,341	50,924	3,417	16,790	16,187	603	9,846	9,382	464	27,705	25,355	2,350
Partially amortized.....	1,365	1,337	27	-	-	-	31	31	-	1,333	1,306	27
Principal only.....	43	43	-	-	-	-	-	-	-	43	43	-
Fully amortized.....	28	28	-	-	-	-	-	-	-	28	28	-
Partially amortized.....	15	15	-	-	-	-	-	-	-	15	15	-
Interest only.....	124	124	-	-	-	-	-	-	-	124	124	-
No regular payment required.....	3	3	-	-	-	-	-	-	-	3	3	-

**Monthly Interest and Principal Payments of First Mortgage**

Regular monthly payments of interest and/or principal.....	55,873	52,428	3,445	16,790	16,187	603	9,877	9,413	464	29,205	26,828	2,377
Less than \$50.....	2,140	2,042	98	847	823	24	442	426	16	851	793	58
\$50 to \$59.....	3,103	2,921	182	1,319	1,269	49	766	711	55	1,018	940	78
\$60 to \$69.....	4,651	4,427	225	1,956	1,863	93	1,130	1,123	8	1,565	1,441	124
\$70 to \$79.....	4,945	4,719	227	1,944	1,874	70	1,203	1,157	46	1,799	1,688	110
\$80 to \$89.....	5,731	5,552	180	2,579	2,532	47	938	938	-	2,214	2,081	133
\$90 to \$99.....	4,802	4,542	261	1,994	1,922	72	794	743	51	2,014	1,876	138
\$100 to \$119.....	8,929	8,407	522	3,119	3,009	111	1,577	1,476	102	4,232	3,922	310
\$120 to \$149.....	8,629	8,063	567	2,033	1,930	102	1,307	1,281	26	5,289	4,851	438
\$150 to \$174.....	4,694	4,298	397	787	787	-	697	604	93	3,211	2,907	304
\$175 to \$199.....	2,945	2,736	209	138	104	35	545	517	28	2,262	2,116	146
\$200 to \$249.....	3,196	3,036	160	75	75	-	390	390	-	2,731	2,572	160
\$250 to \$299.....	1,162	819	343	-	-	-	88	48	39	1,074	771	303
\$300 or more.....	944	869	76	-	-	-	-	-	-	944	869	76
No regular payments required.....	3	3	-	-	-	-	-	-	-	3	3	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	52,526	49,477	3,049	15,760	15,233	528	9,292	8,866	427	27,474	25,379	2,095
Delinquent (30 days or more).....	3,095	2,699	396	999	924	76	546	508	38	1,550	1,267	283
1 to 3 payments.....	2,640	2,247	393	883	808	76	513	475	38	1,243	963	280
4 or more payments.....	455	452	3	116	116	-	32	32	-	307	304	3
Foreclosure in process.....	117	117	-	94	94	-	-	-	-	23	23	-
Foreclosure not in process.....	337	334	3	22	22	-	32	32	-	283	280	3
Not reported.....	252	252	-	31	31	-	39	39	-	182	182	-
No regular payments required.....	3	3	-	-	-	-	-	-	-	3	3	-

Table 4c. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, In Central Cities**

	Total first and junior mortgage debt on—			
	Properties with—			
	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	56,749	16,936	10,000	29,813
Average total mortgage debt....	10,800	11,000	11,100	16,300
<b>MORTGAGE CHARACTERISTICS</b>				
<b>Total Mortgage Loan</b>				
Less than \$5,000.....	488	36	20	433
\$5,000 to \$7,499.....	2,054	391	189	1,474
\$7,500 to \$9,999.....	4,732	1,853	803	2,076
\$10,000 to \$12,499.....	7,748	3,193	1,465	3,090
\$12,500 to \$14,999.....	8,692	3,297	1,920	3,475
\$15,000 to \$17,499.....	8,657	3,519	1,500	3,638
\$17,500 to \$19,999.....	6,789	2,383	1,363	3,044
\$20,000 to \$24,999.....	8,483	1,920	1,386	5,177
\$25,000 to \$29,999.....	4,253	302	829	3,122
\$30,000 to \$39,999.....	3,522	41	435	3,045
\$40,000 to \$49,999.....	725	—	91	634
\$50,000 or more.....	605	—	—	605
<b>Total Mortgage Outstanding Debt</b>				
Less than \$5,000.....	2,824	415	416	1,992
\$5,000 to \$7,499.....	4,605	1,292	841	2,473
\$7,500 to \$9,999.....	6,718	2,655	1,196	2,866
\$10,000 to \$12,499.....	7,514	2,954	1,553	3,007
\$12,500 to \$14,999.....	8,355	3,204	1,401	3,750
\$15,000 to \$17,499.....	7,768	3,206	1,070	3,492
\$17,500 to \$19,999.....	5,766	1,722	1,316	2,729
\$20,000 to \$24,999.....	6,277	1,267	997	4,013
\$25,000 to \$29,999.....	3,452	180	873	2,399
\$30,000 to \$39,999.....	2,413	41	288	2,084
\$40,000 to \$49,999.....	757	—	48	709
\$50,000 or more.....	300	—	—	300
<b>Total Mortgage Outstanding Debt as Percent of Value</b>				
Less than 20 percent.....	1,467	140	184	1,143
20 to 29 percent.....	2,203	248	293	1,662
30 to 39 percent.....	3,739	349	471	2,919
40 to 49 percent.....	5,905	952	653	4,300
50 to 59 percent.....	8,900	2,226	1,045	5,628
60 to 69 percent.....	10,081	3,189	1,527	5,365
70 to 79 percent.....	9,628	3,075	1,768	4,784
80 to 89 percent.....	6,601	2,662	2,026	1,912
90 to 99 percent.....	4,759	2,898	1,250	610
100 percent or more.....	1,602	509	554	539
Not reported.....	1,865	686	228	950
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>				
<b>Monthly Interest and Principal Payments on Total Mortgages</b>				
Regular monthly payments of interest and/or principal.....	56,746	16,936	9,999	29,811
Less than \$70.....	9,573	3,987	2,288	3,298
\$70 to \$79.....	4,799	1,913	1,157	1,729
\$80 to \$89.....	5,627	2,560	948	2,118
\$90 to \$99.....	4,654	1,922	781	1,952
\$100 to \$119.....	8,755	3,135	1,496	4,125
\$120 to \$149.....	8,727	2,073	1,393	5,260
\$150 to \$174.....	4,952	933	667	3,352
\$175 to \$199.....	3,183	197	547	2,439
\$200 to \$249.....	3,774	190	523	3,061
\$250 to \$299.....	1,199	—	199	1,000
\$300 or more.....	1,503	26	—	1,477
No regular payments required.....	3	—	—	3

**Inside SMSA's, In Central Cities**

MORTGAGE PAYMENTS AND OTHER EXPENSES-- Continued				
Interest and Principal Payments on Total Mortgages as Percent of Income				
Regular payments of interest and/or principal.....				
Less than 5 percent.....	56,746	16,936	10,000	29,810
5 to 9 percent.....	2,456	751	490	1,215
10 to 14 percent.....	22,026	7,331	3,793	10,902
15 to 19 percent.....	16,205	4,703	2,839	8,663
20 to 24 percent.....	6,371	1,384	1,445	3,542
25 to 29 percent.....	2,657	727	497	1,433
30 to 34 percent.....	1,149	363	139	648
35 to 39 percent.....	859	395	68	397
40 to 49 percent.....	415	86	44	284
50 percent or more.....	419	85	63	272
Not reported or not computed.....	560	158	32	370
No regular payments required.....	3,629	955	590	2,084
	3	-	-	3
Selected Annual Housing Costs as Percent of Income				
Acquired before 1970.....				
Less than 5 percent.....	47,299	13,604	8,127	25,569
5 to 9 percent.....	119	36	6	77
10 to 14 percent.....	2,529	713	435	1,381
15 to 19 percent.....	10,442	3,326	2,031	5,085
20 to 24 percent.....	11,932	3,543	2,247	6,142
25 to 29 percent.....	6,906	2,066	1,063	3,778
30 to 34 percent.....	4,290	1,064	987	2,239
35 to 39 percent.....	1,612	351	182	1,079
40 to 49 percent.....	1,044	301	93	650
50 percent or more.....	1,223	302	188	733
Not reported or not computed.....	1,520	409	38	1,073
Acquired 1970 and 1971 (part)....	5,683	1,495	858	3,331
	9,450	3,333	1,873	4,245
PROPERTY CHARACTERISTICS				
Year Built				
1969 to 1971 (part).....	2,457	630	531	1,296
1967 and 1968.....	3,205	558	828	1,818
1965 and 1966.....	3,558	669	549	2,340
1960 to 1964.....	9,503	2,511	1,776	5,216
1950 to 1959.....	17,380	5,985	3,823	7,572
1940 to 1949.....	6,159	2,167	927	3,065
1939 or earlier.....	12,609	3,688	1,237	7,684
Not reported.....	1,879	728	329	821
Value				
Less than \$5,000.....	71	22	12	37
\$5,000 to \$7,499.....	535	148	48	339
\$7,500 to \$9,999.....	1,426	476	203	747
\$10,000 to \$12,499.....	3,219	1,480	719	1,020
\$12,500 to \$14,999.....	3,810	2,045	872	892
\$15,000 to \$17,499.....	5,699	2,702	1,118	1,879
\$17,500 to \$19,999.....	5,821	2,541	1,126	2,154
\$20,000 to \$24,999.....	9,579	3,473	2,242	3,864
\$25,000 to \$29,999.....	8,254	1,863	1,894	4,497
\$30,000 to \$39,999.....	8,868	1,366	1,165	6,337
\$40,000 to \$49,999.....	3,388	84	305	2,998
\$50,000 or more.....	4,215	50	67	4,098
Not reported.....	1,865	686	228	958



Table 4c. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, In Central Cities**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	1,484	779	274	431
25 to 34 years.....	13,055	5,260	2,660	5,134
35 to 44 years.....	18,317	5,011	3,580	9,726
45 to 54 years.....	14,669	3,677	2,553	8,439
55 to 64 years.....	6,264	1,475	683	4,106
65 years or over.....	2,061	463	95	1,503
Not reported.....	898	270	154	474

**Race of Principal Owner**

White.....	47,260	12,589	8,487	26,184
Negro.....	7,363	3,712	1,205	2,446
Other.....	1,065	248	192	626
Not reported.....	1,062	388	117	557

**Sex of Principal Owner**

Male.....	50,515	14,866	9,395	26,254
Female.....	5,533	1,858	506	3,169
Not reported.....	701	213	98	390

**Inside SMSA's, In Central Cities**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	34,075	8,519	8,660	16,897
Vietnam conflict.....	4,696	1,387	2,266	1,042
Korean conflict.....	7,394	1,657	2,180	3,558
Korean conflict and World War II.....	2,049	404	467	1,178
World War II.....	13,946	3,267	2,470	8,209
World War I.....	383	42	42	299
Other service.....	5,608	1,762	1,234	2,611
Nonveteran.....	21,057	7,909	1,125	12,023
Not reported.....	1,617	509	215	894

**Income**

Less than \$2,000.....	387	191	16	180
\$2,000 to \$3,999.....	1,107	482	123	502
\$4,000 to \$5,999.....	2,596	1,060	379	1,157
\$6,000 to \$7,999.....	4,288	1,669	835	1,783
\$8,000 to \$9,999.....	5,913	2,127	1,332	2,455
\$10,000 to \$12,499.....	10,466	3,601	2,040	4,825
\$12,500 to \$14,999.....	7,364	2,491	1,508	3,365
\$15,000 to \$19,999.....	10,515	2,949	2,382	5,184
\$20,000 to \$24,999.....	5,257	909	528	3,819
\$25,000 to \$34,999.....	2,939	421	179	2,340
\$35,000 or more.....	2,302	97	86	2,119
Not reported.....	3,614	940	590	2,084

Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, In Central Cities

Inside SMSA's, In Central Cities	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit properties.....	5,230	611	678	1,962	753	81	179	362	37	368	200
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	4,953	589	655	1,810	717	74	177	350	37	349	195
2.....	269	21	21	150	35	6	1	12	-	20	-
3 or more.....	8	2	1	3	1	1	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	4,980	598	671	1,919	750	76	175	358	25	247	160
Contract to purchase.....	250	13	6	43	3	5	4	4	12	121	40
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,736	415	513	1,359	489	61	134	293	30	293	147
Mortgage assumed at time property acquired.....	920	88	123	329	212	10	39	63	4	33	19
Mortgage placed later than acquisition of property.....	574	107	42	274	51	11	6	5	3	42	34
Refinanced mortgage: Same lender.....	281	44	30	150	22	1	3	3	1	16	11
Different lender.....	174	30	8	76	20	5	3	3	-	15	13
Mortgage placed on property owned free and clear of debt.....	120	33	4	48	9	4	-	-	1	10	10
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....											
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	574	107	42	274	51	11	6	5	3	42	34
Secure better terms.....	37	8	1	18	-	-	1	-	-	4	4
Provide funds for additions, improvements, or repairs to this property.....	108	17	4	49	14	3	-	1	-	8	12
Provide funds for investment in other real estate.....	212	43	17	110	12	4	1	1	1	15	7
Provide funds for other types of investments.....	22	6	4	5	4	-	-	-	-	-	3
Provide funds for educational or medical expenses.....	28	9	1	12	4	-	-	1	-	1	-
Other reasons.....	27	4	4	14	2	-	-	-	-	3	1
Not reported.....	46	9	4	22	5	1	-	-	-	1	4
Other properties.....	94	12	7	44	11	3	3	1	1	9	3
4,657	504	636	1,688	701	71	173	356	34	326	166	
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	1,230	136	119	444	89	53	50	178	8	104	50
1967 and 1968.....	946	118	104	410	96	11	48	67	2	61	29
1965 and 1966.....	825	110	111	300	108	6	28	59	12	57	35
1960 to 1964.....	1,315	146	209	536	210	11	26	27	8	94	47
1955 to 1959.....	667	69	87	237	157	1	14	27	7	40	28
1950 to 1954.....	217	31	40	32	83	-	8	4	-	9	9
1949 or earlier.....	31	1	7	3	11	-	5	-	-	3	1
First Mortgage Loan											
Less than \$5,000.....	283	43	10	135	10	6	10	-	1	52	15
\$5,000 to \$7,499.....	564	58	56	216	52	16	17	25	7	95	22
\$7,500 to \$9,999.....	847	110	99	261	137	8	45	77	8	69	33
\$10,000 to \$12,499.....	962	112	170	304	152	12	39	83	4	52	34
\$12,500 to \$14,999.....	790	73	146	285	119	10	25	57	4	37	34
\$15,000 to \$17,499.....	634	74	88	226	108	9	21	55	5	19	30
\$17,500 to \$19,999.....	415	48	53	166	67	9	12	29	1	18	12
\$20,000 to \$24,999.....	425	45	40	196	63	5	8	29	2	21	15
\$25,000 to \$29,999.....	175	25	11	102	25	2	-	3	1	3	4
\$30,000 to \$39,999.....	112	16	4	62	18	3	-	3	1	4	1
\$40,000 to \$49,999.....	15	7	-	5	-	-	-	1	1	-	-
\$50,000 or more.....	8	1	2	4	-	1	-	-	-	-	-
Median.....dollars..	12,300	12,100	12,500	13,000	13,000	12,300	11,000	12,300	11,600	8,800	12,100
Mean.....dollars..	13,400	13,600	13,100	14,100	14,000	13,400	11,400	13,300	14,400	9,900	12,400
First Mortgage Outstanding Debt											
Less than \$5,000.....	1,160	144	105	453	188	15	28	22	9	151	45
\$5,000 to \$7,499.....	748	100	101	267	83	11	29	39	8	81	29
\$7,500 to \$9,999.....	781	84	116	235	122	10	44	81	7	48	35
\$10,000 to \$12,499.....	679	65	129	237	98	10	20	65	1	23	31
\$12,500 to \$14,999.....	609	70	96	215	101	9	22	44	5	26	21
\$15,000 to \$17,499.....	468	56	67	158	66	9	15	62	-	16	17
\$17,500 to \$19,999.....	306	24	33	134	43	8	15	20	3	14	9
\$20,000 to \$24,999.....	277	34	22	139	33	6	4	22	1	7	8
\$25,000 to \$29,999.....	118	17	3	76	13	-	-	4	-	1	3
\$30,000 to \$39,999.....	66	10	4	39	5	3	-	3	1	-	1
\$40,000 to \$49,999.....	15	7	2	5	-	-	-	-	1	-	-
\$50,000 or more.....	4	-	-	3	-	1	-	-	-	-	-
Median.....dollars..	9,700	9,300	10,300	10,200	9,600	11,300	9,300	11,400	8,000	6,000	9,300
Mean.....dollars..	10,700	10,700	10,500	11,400	10,100	12,300	10,000	12,200	10,800	7,100	9,900



Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## Inside SMSA's, In Central Cities

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	625	71	118	104	199	1	36	33	-	17	47
5.0 percent.....	139	13	20	32	34	-	5	-	2	26	7
5.1 to 5.9 percent.....	1,596	234	334	408	373	13	49	111	1	15	59
6.0 percent.....	1,021	88	70	486	69	18	50	41	13	157	29
6.1 to 6.4 percent.....	127	11	6	97	5	1	-	-	1	4	1
6.5 to 6.9 percent.....	526	64	42	290	34	4	8	34	5	29	15
7.0 percent.....	294	35	13	157	-	13	4	6	5	49	10
7.1 to 7.4 percent.....	95	7	5	69	4	-	-	1	-	5	3
7.5 to 7.9 percent.....	368	38	35	150	19	8	5	83	4	16	9
8.0 percent.....	169	23	11	71	4	8	3	5	4	36	4
8.1 to 8.4 percent.....	17	3	2	11	1	-	-	-	-	-	-
8.5 to 8.9 percent.....	195	12	21	66	7	12	19	46	1	4	6
9.0 percent.....	16	3	2	8	-	-	-	-	-	3	-
9.1 to 9.9 percent.....	14	4	-	5	1	-	-	-	-	2	1
10.0 percent or more.....	30	7	-	7	-	3	-	-	-	5	8
Median.....	6.0	5.9	5.6	6.0	5.4	7.0	5.9	6.0	6.7	6.0	5.8

## Variable Interest Rate on First Mortgage

Yes.....	492	44	18	347	18	-	1	-	3	16	45
No.....	4,738	567	659	1,615	735	81	177	362	34	352	155
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	113	39	-	18	-	11	1	-	-	29	15
8 to 12 years.....	304	50	7	128	5	8	-	-	3	94	8
13 to 17 years.....	428	56	28	206	19	3	3	5	4	91	12
18 to 22 years.....	1,060	152	128	467	147	5	18	23	5	80	36
23 to 27 years.....	1,393	114	207	630	269	11	31	66	11	31	22
28 to 32 years.....	1,768	177	287	499	303	36	116	262	6	12	70
33 to 37 years.....	54	8	13	7	8	3	3	5	1	3	3
38 years or more.....	23	4	3	2	2	3	6	-	-	4	-
No stated term.....	87	11	5	5	-	1	-	-	7	24	34
Median.....	25.3	23.1	27.1	24.2	26.8	28.2	29.5	29.6	24.5	15.6	25.6

## Location of First Mortgage Holder

Property in Northeast region.....	803	84	318	261	19	14	18	26	1	35	27
Lender in Northeast.....	750	84	318	261	18	12	-	-	1	31	26
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	50	-	-	-	1	1	18	26	-	3	-
Lender in West.....	1	-	-	-	-	-	-	-	-	-	1
Lender outside United States.....	2	-	-	-	-	-	-	-	-	2	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	1,360	212	68	591	178	9	34	85	11	120	52
Lender in Northeast.....	154	9	48	20	74	-	-	-	-	-	3
Lender in North Central.....	1,061	203	20	570	95	9	-	-	8	113	43
Lender in South.....	131	-	-	1	3	-	34	85	-	3	5
Lender in West.....	9	-	-	-	3	-	-	-	3	4	-
Lender outside United States.....	3	-	-	-	3	-	-	-	-	-	-
Not reported.....	3	-	-	-	1	-	-	-	-	-	1
Property in South region.....	1,807	140	149	650	398	38	92	158	14	138	30
Lender in Northeast.....	376	48	123	37	161	3	-	-	-	1	3
Lender in North Central.....	103	1	-	12	88	-	-	-	-	-	1
Lender in South.....	1,311	90	24	596	140	35	92	158	14	136	27
Lender in West.....	16	-	-	5	9	-	-	-	-	1	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	2	-	2	-	-	-	-	-	-	-	-
Property in West region.....	1,260	176	142	460	157	21	35	92	11	76	90
Lender in Northeast.....	291	26	120	40	95	5	-	-	-	1	5
Lender in North Central.....	47	5	-	8	31	-	-	-	-	-	3
Lender in South.....	139	-	-	1	5	1	35	92	-	1	3
Lender in West.....	780	145	23	411	26	14	-	-	11	71	80
Lender outside United States.....	1	-	-	-	-	-	-	-	-	1	-
Not reported.....	1	-	-	-	-	-	-	-	-	1	-

## Servicing of First Mortgage

Holder.....	3,380	456	356	1,775	253	66	60	5	30	271	108
Agent.....	1,850	155	322	187	500	15	119	356	7	97	92

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,302	435	329	1,662	264	47	75	40	28	300	121
Purchased from present servicer.....	1,376	115	243	166	393	18	85	272	3	16	66
Purchased from someone else.....	470	47	104	110	88	14	18	42	3	31	13
Not reported.....	82	14	1	25	7	3	-	8	4	21	-

Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,648	503	634	1,686	701	71	173	355	34	325	166
Less than 40 percent.....	90	8	18	27	15	-	1	-	1	9	10
40 to 49 percent.....	94	19	14	27	21	2	-	-	-	5	7
50 to 59 percent.....	207	25	27	82	38	1	3	4	1	16	9
60 to 69 percent.....	458	67	52	222	72	2	4	4	1	17	16
70 to 79 percent.....	715	86	87	357	105	3	13	9	1	31	22
80 to 89 percent.....	920	95	116	399	131	7	25	36	5	77	28
90 to 94 percent.....	545	58	92	155	92	9	20	49	3	48	19
95 to 99 percent.....	791	66	136	171	131	18	58	132	14	38	26
100 percent or more.....	738	67	89	211	84	25	46	108	5	78	26
Not reported.....	90	10	4	35	13	3	3	13	2	4	3
Median.....	87	84	90	82	87	97	96	97	...	90	86
Other properties.....	582	108	43	276	51	11	6	7	3	43	34

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	663	90	78	235	140	4	13	6	4	65	28
20 to 29 percent.....	387	49	53	157	56	3	6	3	6	39	15
30 to 39 percent.....	477	73	61	186	74	4	6	8	1	38	26
40 to 49 percent.....	556	74	79	218	87	12	10	11	3	41	21
50 to 59 percent.....	707	98	89	298	94	4	23	40	3	35	23
60 to 69 percent.....	744	78	113	291	109	7	27	40	4	54	22
70 to 79 percent.....	632	69	84	256	70	5	29	58	4	35	21
80 to 89 percent.....	435	35	48	136	52	8	25	76	8	29	18
90 to 99 percent.....	339	19	43	79	32	25	26	87	5	11	11
100 percent or more.....	95	7	8	29	10	6	5	20	-	8	1
Not reported.....	196	18	21	76	29	4	7	14	-	14	13
Median.....	56	51	56	54	50	80	70	81	66	48	50

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	5,229	611	678	1,962	753	81	179	362	37	367	200
Interest and principal.....	5,207	608	677	1,959	753	80	179	362	37	357	196
Fully amortized.....	5,038	586	670	1,931	751	74	179	362	29	306	152
Partially amortized.....	169	23	7	29	1	7	-	-	8	51	43
Principal only.....	7	-	-	-	-	-	-	-	-	6	1
Fully amortized.....	4	-	-	-	-	-	-	-	-	4	-
Partially amortized.....	4	-	-	-	-	-	-	-	-	2	1
Interest only.....	14	3	1	3	-	1	-	-	-	4	3
No regular payment required.....	1	-	-	-	-	-	-	-	-	1	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal	5,209	608	677	1,959	753	80	179	362	37	358	196
Real estate taxes and property insurance.....	3,462	361	484	1,259	572	60	169	351	18	73	115
With no other items.....	1,574	132	185	782	200	20	56	69	16	67	48
With other items.....	1,888	230	299	477	372	40	113	281	2	5	67
Real estate taxes only.....	553	50	128	271	43	1	4	5	4	29	18
Property insurance only.....	51	-	2	16	-	-	2	3	-	10	18
Other combinations or no other items.....	1,143	197	63	414	137	19	5	3	15	246	45
No regular payments of interest and principal..	22	3	1	3	-	1	-	-	-	10	4

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	5,229	611	678	1,962	753	81	179	362	37	367	200
Less than \$50.....	645	61	82	237	90	3	46	48	1	48	30
\$50 to \$59.....	584	84	73	186	85	11	29	40	7	49	20
\$60 to \$69.....	673	78	111	205	110	10	25	46	5	58	23
\$70 to \$79.....	594	53	107	184	93	11	17	47	1	59	22
\$80 to \$89.....	570	67	79	194	90	7	17	42	2	33	40
\$90 to \$99.....	416	64	60	149	63	13	13	18	4	13	18
\$100 to \$119.....	661	61	75	268	104	8	16	60	8	41	21
\$120 to \$149.....	535	62	64	232	66	9	7	40	5	32	16
\$150 to \$174.....	239	25	13	132	17	4	7	11	-	23	7
\$175 to \$199.....	124	21	5	80	10	-	1	4	-	2	1
\$200 to \$249.....	125	19	5	66	21	4	-	4	-	5	1
\$250 to \$299.....	37	6	1	23	3	-	-	1	3	1	-
\$300 or more.....	25	9	2	8	1	1	-	-	1	1	1
Median.....dollars..	82	84	76	88	79	88	65	80	95	74	81
Mean.....dollars..	92	98	84	100	88	101	73	87	109	85	85
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-



Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, In Central Cities

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Current Status of First Mortgage Payments

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	4,881	586	653	1,836	733	72	161	324	30	305	180
Delinquent (30 days or more).....	318	21	22	118	18	8	18	35	6	52	20
1 to 3 payments.....	251	18	22	104	15	5	14	31	2	27	13
4 or more payments.....	66	3	-	15	3	3	4	4	4	24	7
Foreclosure in process.....	13	-	-	-	3	1	1	4	-	2	1
Foreclosure not in process.....	54	2	-	15	-	1	3	-	4	23	6
Not reported.....	30	4	3	8	1	2	-	3	-	10	-
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal..	5,229	611	678	1,962	753	81	179	362	37	367	200
Less than 5 percent.....	448	60	76	147	82	1	8	28	-	26	21
5 to 9 percent.....	2,363	310	347	840	412	23	88	117	12	118	94
10 to 14 percent.....	1,238	139	134	507	140	24	51	100	10	94	38
15 to 19 percent.....	435	34	53	188	34	8	15	45	4	40	13
20 to 24 percent.....	165	7	17	63	19	10	3	15	4	21	7
25 to 29 percent.....	98	12	4	25	7	3	-	16	3	26	3
30 to 34 percent.....	58	6	5	16	5	3	4	9	-	6	3
35 to 39 percent.....	26	-	10	7	1	-	1	3	1	3	-
40 to 49 percent.....	35	4	-	14	4	1	1	4	-	5	-
50 percent or more.....	39	3	3	12	3	4	-	4	-	7	4
Not reported or not computed.....	325	37	29	142	45	5	7	21	3	20	16
Median.....	9	8	8	9	8	12	9	11	12	11	8
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	4,612	548	608	1,731	715	51	147	283	32	314	184
Less than \$10.....	300	43	30	92	51	8	9	21	3	34	9
\$10 to \$14.....	713	80	87	261	121	7	34	50	6	52	16
\$15 to \$19.....	1,084	122	120	407	189	15	35	75	8	65	48
\$20 to \$24.....	942	119	112	366	152	7	26	60	9	49	43
\$25 to \$29.....	566	77	74	228	85	4	12	33	1	31	20
\$30 to \$39.....	444	52	83	168	53	1	15	18	1	34	19
\$40 to \$49.....	151	12	46	56	12	-	8	1	1	8	6
\$50 to \$59.....	67	7	15	19	8	2	1	5	-	5	4
\$60 or more.....	77	7	18	23	14	-	1	5	-	5	3
Not reported or not computed.....	269	28	23	111	30	8	5	14	3	31	17
Median.....dollars..	20	20	22	20	19	17	18	19	...	19	21
Acquired 1970 and 1971 (part).....	619	63	70	231	38	30	32	79	5	54	16

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	4,612	548	608	1,731	715	51	147	283	32	314	184
Less than 5 percent.....	17	1	7	3	4	-	-	-	-	1	1
5 to 9 percent.....	343	56	46	113	64	3	10	22	-	16	14
10 to 14 percent.....	1,137	153	141	397	216	10	38	55	8	70	50
15 to 19 percent.....	1,089	142	155	419	176	11	31	51	5	53	45
20 to 24 percent.....	588	58	96	229	71	8	24	45	10	32	16
25 to 29 percent.....	357	28	47	164	39	1	7	24	1	29	18
30 to 34 percent.....	149	16	14	63	18	1	7	8	3	14	5
35 to 39 percent.....	110	9	14	38	17	-	3	11	1	13	3
40 to 49 percent.....	112	8	15	35	13	4	4	11	-	18	4
50 percent or more.....	149	12	14	56	18	6	2	12	-	28	3
Not reported or not computed.....	560	65	60	215	80	8	21	44	3	39	26
Median.....	17	16	17	17	15	19	17	19	...	19	16
Acquired 1970 and 1971 (part).....	619	63	70	231	38	30	32	79	5	54	16

Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, In Central Cities

## PROPERTY CHARACTERISTICS--Continued

## Year Built

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1969 and 1970 (part).....	117	14	9	42	7	2	6	27	3	4	3
1967 and 1968.....	176	22	17	72	17	6	9	17	1	2	13
1965 and 1966.....	203	31	17	88	40	3	7	8	1	3	6
1960 to 1964.....	665	71	86	277	129	8	20	32	5	12	23
1950 to 1959.....	1,750	182	240	600	349	20	75	124	8	79	72
1940 to 1949.....	700	91	102	244	107	5	22	43	3	56	27
1939 or earlier.....	1,429	183	186	580	76	28	27	92	16	195	47
Not reported.....	191	16	22	59	28	9	12	19	-	17	9

## Value

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than \$5,000.....	28	2	-	15	2	2	3	-	-	4	-
\$5,000 to \$7,499.....	163	22	10	55	6	7	7	8	3	41	5
\$7,500 to \$9,999.....	312	28	21	124	17	7	22	25	7	51	10
\$10,000 to \$12,499.....	528	50	50	146	94	10	27	69	3	65	13
\$12,500 to \$14,999.....	474	57	69	128	76	7	32	56	1	33	15
\$15,000 to \$17,499.....	642	67	97	215	83	15	21	72	9	38	26
\$17,500 to \$19,999.....	567	81	81	201	89	4	21	39	1	33	16
\$20,000 to \$24,999.....	793	96	125	307	115	12	26	42	5	32	34
\$25,000 to \$29,999.....	613	62	101	281	76	7	7	20	1	24	33
\$30,000 to \$39,999.....	570	71	76	246	99	5	5	12	1	26	28
\$40,000 to \$49,999.....	172	30	12	93	26	-	-	3	2	3	4
\$50,000 or more.....	172	26	14	75	40	3	-	1	4	5	3
Not reported.....	196	18	21	76	29	4	7	14	-	14	13
Median.....dollars..	19,100	19,700	20,000	21,000	19,900	16,200	14,500	15,500	16,400	13,800	21,300
Mean.....dollars..	21,300	22,800	21,400	22,700	22,900	17,800	15,200	16,200	21,600	15,800	21,300

## Purchase Price-Income Ratio

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase 1967 to 1971 (part).....	1,938	206	203	747	179	58	95	238	10	136	65
Less than 1.0.....	260	41	21	87	18	8	17	26	-	31	10
1.0 to 1.4.....	579	58	64	212	72	12	29	73	3	39	17
1.5 to 1.9.....	473	49	42	209	35	19	24	52	1	26	14
2.0 to 2.4.....	234	22	33	98	15	5	10	30	1	15	4
2.5 to 2.9.....	112	11	14	44	8	4	4	13	3	6	5
3.0 to 3.4.....	58	1	7	22	8	3	5	10	-	-	3
3.5 to 3.9.....	32	4	4	13	1	-	-	7	-	1	2
4.0 or more.....	75	5	8	20	7	4	3	13	1	7	5
Not reported or not computed.....	117	14	9	41	15	4	3	16	1	9	4
Median.....	1.5	1.4	1.6	1.6	1.4	1.6	1.4	1.6	...	1.4	1.6
Other properties.....	3,292	405	475	1,215	574	23	84	123	27	232	135

## OWNER CHARACTERISTICS

## Age of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 25 years.....	117	20	9	31	10	4	7	23	-	10	3
25 to 34 years.....	990	117	129	363	87	28	47	123	6	58	31
35 to 44 years.....	1,486	158	197	567	199	19	65	98	11	107	66
45 to 54 years.....	1,446	171	199	544	261	13	30	75	9	87	57
55 to 64 years.....	799	99	111	298	132	15	20	20	9	59	35
65 years or over.....	303	35	30	122	50	1	7	13	1	38	5
Not reported.....	89	11	2	38	13	1	3	10	-	9	3
Median.....	45	45	45	45	48	39	40	38	47	46	45

## Race of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
White.....	4,261	513	580	1,630	669	42	115	246	25	282	159
Negro.....	780	71	77	254	66	38	56	101	9	72	36
Other.....	87	11	8	37	8	1	3	7	3	7	3
Not reported.....	103	15	13	42	10	-	5	8	-	8	3

## Sex of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Male.....	4,515	546	589	1,688	654	66	153	310	34	302	174
Female.....	654	61	77	247	90	15	26	48	3	63	25
Not reported.....	61	4	13	28	8	-	-	3	-	4	1



Table 5c. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, In Central Cities

## OWNER CHARACTERISTICS--Continued

## Veteran Status

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	2,996	358	438	1,091	474	33	91	200	19	165	126
Vietnam conflict.....	329	40	43	113	29	12	15	48	1	15	13
Korean conflict.....	601	61	97	230	82	1	24	37	1	38	28
Korean conflict and World War II.....	171	20	14	74	34	2	1	12	3	7	5
World War II.....	1,430	169	215	519	267	14	26	63	11	80	66
World War I.....	51	5	5	15	11	-	1	4	-	8	3
Other service.....	414	64	63	141	51	4	23	36	2	18	11
Nonveteran.....	2,078	234	231	799	265	47	83	144	18	191	66
Not reported.....	157	19	9	72	13	1	5	17	-	13	8

## Income

Less than \$2,000.....	69	5	7	20	7	4	2	8	-	14	1
\$2,000 to \$3,999.....	184	14	15	48	27	3	8	14	3	41	11
\$4,000 to \$5,999.....	348	32	35	110	42	11	24	40	2	41	9
\$6,000 to \$7,999.....	511	47	70	192	53	12	23	52	5	37	19
\$8,000 to \$9,999.....	617	55	93	211	78	15	33	54	8	49	20
\$10,000 to \$12,499.....	1,013	124	115	388	148	15	37	83	4	64	36
\$12,500 to \$14,999.....	669	87	114	249	86	4	21	35	5	36	33
\$15,000 to \$19,999.....	842	103	129	344	126	11	19	37	6	35	33
\$20,000 to \$24,999.....	365	46	43	143	80	1	3	9	-	24	16
\$25,000 to \$34,999.....	171	37	13	68	37	2	1	7	-	3	2
\$35,000 or more.....	119	23	14	47	26	-	-	1	1	4	3
Not reported.....	324	37	29	142	43	5	7	21	3	20	16
Median.....dollars..	11,800	12,800	12,300	12,100	12,500	9,200	9,700	10,000	9,700	9,700	12,100
Mean.....dollars..	13,300	14,900	13,600	13,700	15,100	9,800	10,000	10,400	11,500	10,400	13,300

Table 1d. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	9,156	4,624	4,532	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	1,412	966	446
Inside SMSA's.....	...	...	...	5 rooms.....	2,620	1,307	1,313
1,000,000 or more.....	...	...	...	6 rooms.....	2,478	1,199	1,278
250,000 to 999,999.....	...	...	...	7 rooms.....	1,216	532	684
50,000 to 249,999.....	...	...	...	8 rooms.....	752	314	438
10,000 to 49,999.....	...	...	...	9 rooms or more.....	545	215	330
Less than 10,000 and rural.....	...	...	...	Not reported.....	134	90	43
Outside SMSA's.....	...	...	...	Median.....	5.6	5.4	5.8
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	2,388	501	1,887
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	249	123	126
Manner of Acquisition				\$5,000 to \$7,499.....	236	81	155
By purchase.....	8,349	3,891	4,458	\$7,500 to \$9,999.....	221	38	183
Placed one new mortgage.....	4,912	1,321	3,592	\$10,000 to \$12,499.....	275	56	219
Placed two or more new mortgages.....	135	24	111	\$12,500 to \$14,999.....	269	36	233
Assumed mortgage(s) already on property.....	716	153	563	\$15,000 to \$17,499.....	275	40	235
Assumed mortgage already on property and placed new mortgage.....	83	29	54	\$17,500 to \$19,999.....	209	26	183
All cash.....	2,001	1,915	87	\$20,000 to \$24,999.....	264	33	231
Borrowed other than with mortgage.....	459	409	50	\$25,000 to \$29,999.....	164	17	147
Other.....	42	40	1	\$30,000 to \$34,999.....	90	12	79
Not by purchase.....	673	604	69	\$35,000 to \$39,999.....	32	9	23
Inheritance or gift.....	664	596	67	\$40,000 to \$49,999.....	43	8	35
Other.....	9	8	1	\$50,000 or more.....	29	7	22
Not reported.....	134	129	5	Not reported.....	31	14	17
Source of Downpayment				Median.....dollars..	14,300	10,100	15,200
Purchased 1965 to 1971 (part).....	3,043	706	2,337	Other properties.....	6,768	4,123	2,646
Sale of previous home.....	720	199	521	Value			
Sale of other real property or other investments.....	101	22	79	Less than \$5,000.....	734	617	117
Savings.....	1,154	254	899	\$5,000 to \$7,499.....	1,046	758	288
Borrowing other than mortgage on this property..	253	38	215	\$7,500 to \$9,999.....	827	473	354
Gift.....	44	3	41	\$10,000 to \$12,499.....	1,230	676	554
Land on which structure was built.....	76	6	70	\$12,500 to \$14,999.....	581	243	338
Other.....	54	12	42	\$15,000 to \$17,499.....	1,088	475	613
No downpayment required.....	288	22	266	\$17,500 to \$19,999.....	598	194	405
Not reported.....	352	148	204	\$20,000 to \$24,999.....	959	350	609
Other properties.....	6,113	3,918	2,195	\$25,000 to \$29,999.....	637	206	431
Land and Building Acquisition				\$30,000 to \$39,999.....	607	187	420
During same 12-month period.....	7,450	3,623	3,827	\$40,000 to \$49,999.....	209	67	141
Acquired land previously.....	926	552	374	\$50,000 or more.....	164	65	98
Land not owned by building owner.....	68	52	16	Not reported.....	476	313	164
Not reported.....	712	397	315	Median.....dollars..	14,700	11,100	17,200
Year Property Acquired				Mean.....dollars..	16,200	13,300	19,000
1969 to 1971 (part).....	1,450	317	1,133	Purchase Price as Percent of Value			
1967 and 1968.....	1,064	299	765	Acquired by purchase.....	8,349	3,891	4,459
1965 and 1966.....	1,021	302	719	Purchased 1967 to 1971 (part).....	2,388	501	1,887
1960 to 1964.....	1,642	685	957	Less than 80 percent.....	695	153	543
1955 to 1959.....	1,227	682	545	80 to 89 percent.....	531	103	427
1950 to 1954.....	896	650	246	90 to 94 percent.....	251	47	204
1949 or earlier.....	1,805	1,639	166	95 to 99 percent.....	185	22	162
Not reported.....	50	50	-	100 percent or more.....	684	161	523
Year Built				Not reported.....	42	15	27
1969 and 1970 (part).....	295	67	228	Median.....	89	89	89
1967 and 1968.....	402	85	316	Purchased 1960 to 1966.....	2,478	826	1,652
1965 and 1966.....	473	114	359	Less than 60 percent.....	537	200	338
1960 to 1964.....	1,011	276	735	60 to 79 percent.....	828	240	588
1950 to 1959.....	2,013	881	1,133	80 to 89 percent.....	479	152	328
1940 to 1949.....	1,144	691	453	90 to 99 percent.....	228	72	157
1939 or earlier.....	3,461	2,297	1,164	100 percent or more.....	210	89	120
Not reported.....	357	213	144	Not reported.....	195	73	122
				Median.....	75	75	75
				Purchased 1959 or earlier.....	3,485	2,565	920
				Less than 40 percent.....	1,037	882	154
				40 to 59 percent.....	742	519	223
				60 to 79 percent.....	753	493	261
				80 to 99 percent.....	407	254	154
				100 percent or more.....	197	139	58
				Not reported.....	349	279	70
				Median.....	54	50	64
				Not acquired by purchase.....	806	733	74



Table 1d. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	2,386	500	1,887	Acquired before 1970.....	8,362	4,414	3,948
Less than 1.0.....	499	129	369	Less than 5 percent.....	398	391	7
1.0 to 1.4.....	575	69	505	5 to 9 percent.....	1,515	1,229	286
1.5 to 1.9.....	520	59	461	10 to 14 percent.....	1,693	719	974
2.0 to 2.4.....	280	46	235	15 to 19 percent.....	1,356	422	935
2.5 to 2.9.....	141	30	111	20 to 24 percent.....	834	252	582
3.0 to 3.4.....	63	24	39	25 to 29 percent.....	471	175	296
3.5 to 3.9.....	38	16	22	30 to 34 percent.....	274	118	156
4.0 or more.....	125	67	58	35 to 39 percent.....	155	68	88
Not reported or not computed.....	146	60	86	40 to 49 percent.....	187	88	100
Median.....	1.5	1.6	1.5	50 percent or more.....	261	128	133
Other properties.....	6,769	4,124	2,646	Not reported or not computed.....	1,216	825	391
RECURRING EXPENSES				Median.....	14	11	17
Selected Monthly Housing Costs				Acquired 1970 and 1971 (part).....	794	210	585
Acquired before 1970.....	8,362	4,414	3,948	OWNER CHARACTERISTICS			
Less than \$50.....	2,065	2,030	35	Age of Principal Owner			
\$50 to \$59.....	650	609	41	Less than 25 years.....	109	10	99
\$60 to \$69.....	456	406	50	25 to 34 years.....	1,161	152	1,009
\$70 to \$79.....	344	248	95	35 to 44 years.....	1,626	338	1,287
\$80 to \$89.....	329	171	158	45 to 54 years.....	1,933	747	1,186
\$90 to \$99.....	325	121	204	55 to 64 years.....	1,725	1,104	621
\$100 to \$119.....	684	126	558	65 years or over.....	2,452	2,197	256
\$120 to \$149.....	920	102	818	Not reported.....	150	75	75
\$150 to \$174.....	557	30	528	Median.....	53	64	44
\$175 to \$199.....	427	12	415	Race of Principal Owner			
\$200 to \$224.....	284	10	275	White.....	8,380	4,167	4,213
\$225 to \$249.....	168	1	167	Negro.....	519	318	201
\$250 to \$274.....	130	4	126	Other.....	58	27	31
\$275 to \$299.....	74	3	71	Not reported.....	199	111	88
\$300 or more.....	204	1	203	Sex of Principal Owner			
Not reported.....	742	539	204	Male.....	7,189	3,070	4,119
Median.....dollars..	88	47	146	Female.....	1,876	1,505	372
Acquired 1970 and 1971 (part).....	794	210	585	Not reported.....	91	49	42
Real Estate Tax				Veteran Status			
Acquired before 1970.....	8,362	4,414	3,948	Veteran.....	3,892	1,362	2,529
Less than \$100.....	2,391	1,543	849	Vietnam conflict.....	322	35	287
\$100 to \$199.....	1,896	1,002	894	Korean conflict.....	624	115	509
\$200 to \$299.....	1,186	549	637	Korean conflict and World War II.....	115	28	87
\$300 to \$349.....	421	192	229	World War II.....	1,992	773	1,219
\$350 to \$399.....	340	152	188	World War I.....	354	316	38
\$400 to \$449.....	284	113	171	Other service.....	485	96	389
\$450 to \$499.....	183	53	130	Nonveteran.....	4,993	3,091	1,902
\$500 to \$549.....	202	80	121	Not reported.....	271	171	101
\$550 to \$599.....	122	37	85	Persons in Household			
\$600 to \$699.....	255	106	149	1 person.....	1,287	1,138	150
\$700 to \$799.....	153	48	105	2 persons.....	2,878	1,954	924
\$800 or more.....	404	116	288	3 persons.....	1,502	596	905
Not reported.....	525	424	101	4 persons.....	1,390	364	1,026
Median.....dollars..	180	145	228	5 persons.....	943	209	734
Acquired 1970 and 1971 (part).....	794	210	585	6 persons or more.....	951	242	709
Real Estate Tax Per \$1,000 Value				Not reported.....	204	120	84
Acquired before 1970.....	8,362	4,414	3,948	Median.....	2.7	2.0	3.7
Less than \$10.....	2,153	1,103	1,051	Income			
\$10 to \$14.....	1,546	767	779	Less than \$2,000.....	860	774	86
\$15 to \$19.....	1,119	535	584	\$2,000 to \$3,999.....	1,143	921	222
\$20 to \$24.....	845	391	455	\$4,000 to \$5,999.....	961	599	362
\$25 to \$29.....	589	298	291	\$6,000 to \$7,999.....	1,066	512	554
\$30 to \$39.....	553	268	285	\$8,000 to \$9,999.....	1,113	416	697
\$40 to \$49.....	181	94	87	\$10,000 to \$12,499.....	1,307	411	895
\$50 to \$59.....	66	36	30	\$12,500 to \$14,999.....	733	204	530
\$60 or more.....	117	71	46	\$15,000 to \$19,999.....	809	194	615
Not reported or not computed.....	1,192	851	341	\$20,000 to \$24,999.....	289	102	187
Median.....dollars..	14	14	14	\$25,000 to \$34,999.....	178	56	122
Acquired 1970 and 1971 (part).....	794	210	585	\$35,000 or more.....	107	57	50
				Not reported.....	590	377	213
				Median.....dollars..	8,500	5,400	10,700
				Mean.....dollars..	9,500	7,300	11,700

Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	4,532	4,333	199	572	553	19	356	340	16	3,604	3,440	164
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	4,333	4,333	-	553	553	-	340	340	-	3,440	3,440	-
2.....	195	-	195	19	-	19	16	-	16	160	-	160
3 or more.....	4	-	4	-	-	-	-	-	-	4	-	4
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	4,210	4,012	198	572	553	19	352	336	16	3,286	3,123	163
Contract to purchase.....	322	321	1	-	-	-	4	4	-	318	317	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	3,038	2,927	111	404	397	7	271	260	10	2,363	2,269	94
Mortgage assumed at time property acquired.....	557	516	41	156	144	12	86	80	6	316	292	24
Mortgage placed later than acquisition of property.....	938	891	47	12	12	-	-	-	-	925	879	47
Refinanced mortgage: Same lender.....	512	488	24	7	7	-	-	-	-	505	481	24
Different lender.....	162	151	10	5	5	-	-	-	-	157	146	10
Mortgage placed on property owned free and clear of debt.....	263	252	12	-	-	-	-	-	-	263	252	12
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	938	891	47	12	12	-	-	-	-	925	879	47
Renew or extend loan that had fallen due, without increasing outstanding balance.....	59	58	1	1	1	-	-	-	-	58	56	1
Secure better terms.....	116	105	10	5	5	-	-	-	-	111	100	10
Provide funds for additions, improvements, or repairs to this property.....	421	405	16	1	1	-	-	-	-	420	404	16
Provide funds for investment in other real estate.....	37	37	-	2	2	-	-	-	-	36	36	-
Provide funds for other types of investments.....	43	43	-	-	-	-	-	-	-	43	43	-
Provide funds for educational or medical expenses.....	25	23	1	2	2	-	-	-	-	23	22	1
Other reasons.....	111	102	9	2	2	-	-	-	-	109	100	9
Not reported.....	127	118	9	-	-	-	-	-	-	127	118	9
Other properties.....	3,595	3,442	152	559	541	19	356	340	16	2,679	2,561	117
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,462	1,414	49	153	148	5	83	79	4	1,227	1,187	40
1967 and 1968.....	926	874	52	90	87	3	58	54	4	778	733	45
1965 and 1966.....	796	760	36	111	106	5	28	26	2	657	628	29
1960 to 1964.....	930	882	48	117	112	5	85	81	4	729	690	39
1955 to 1959.....	335	322	14	81	79	1	71	69	1	184	173	11
1950 to 1954.....	78	76	1	20	20	-	33	31	1	25	25	-
1949 or earlier.....	5	5	-	-	-	-	-	-	-	5	5	-
First Mortgage Loan												
Less than \$5,000.....	660	630	30	8	8	-	5	5	-	646	617	30
\$5,000 to \$7,499.....	711	682	30	44	43	1	39	34	5	628	605	23
\$7,500 to \$9,999.....	751	719	32	118	113	4	57	56	1	576	550	27
\$10,000 to \$12,499.....	800	762	37	132	124	7	83	80	3	585	558	27
\$12,500 to \$14,999.....	559	545	15	129	126	3	67	67	-	364	352	12
\$15,000 to \$17,499.....	431	402	29	76	75	2	49	45	4	305	282	23
\$17,500 to \$19,999.....	224	214	10	33	33	-	24	23	1	167	159	8
\$20,000 to \$24,999.....	244	235	9	21	20	1	20	19	1	203	196	7
\$25,000 to \$29,999.....	89	86	3	7	7	-	9	9	-	73	70	3
\$30,000 to \$39,999.....	44	40	4	3	3	-	3	3	-	39	35	4
\$40,000 to \$49,999.....	17	16	1	1	1	-	-	-	-	16	15	1
\$50,000 or more.....	2	2	-	-	-	-	-	-	-	2	2	-
Median.....dollars..	10,400	10,400	10,500	12,100	12,200	...	12,300	12,300	...	9,700	9,700	10,200
Mean.....dollars..	11,100	11,100	11,500	12,600	12,600	...	13,000	13,000	...	10,700	10,700	11,300



Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Total

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,458	1,396	61	73	70	3	75	72	2	1,309	1,253	56
\$5,000 to \$7,499.....	733	696	36	89	87	1	56	52	4	588	557	31
\$7,500 to \$9,999.....	630	609	21	115	111	4	50	50	-	466	449	17
\$10,000 to \$12,499.....	586	560	26	108	102	6	54	51	3	424	407	17
\$12,500 to \$14,999.....	441	426	16	83	82	2	52	51	1	306	293	13
\$15,000 to \$17,499.....	275	257	19	64	61	3	27	24	3	185	172	13
\$17,500 to \$19,999.....	160	152	8	20	20	-	20	19	1	120	113	7
\$20,000 to \$24,999.....	149	144	5	13	13	-	12	11	1	124	120	4
\$25,000 to \$29,999.....	62	58	4	7	7	-	8	8	-	47	43	4
\$30,000 to \$39,999.....	31	29	2	-	-	-	3	3	-	28	26	2
\$40,000 to \$49,999.....	8	8	-	1	1	-	-	-	-	7	7	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	7,800	7,700	10,200	10,200	...	9,800	9,700	...	7,000	7,000	7,000
Mean.....dollars..	8,800	8,800	9,100	10,500	10,500	...	10,300	10,200	...	8,400	8,400	8,800

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,434	1,396	38	72	70	1	74	72	1	1,289	1,253	35
\$5,000 to \$7,499.....	717	696	20	87	87	-	56	52	4	573	557	16
\$7,500 to \$9,999.....	639	609	31	112	111	1	50	50	-	478	449	29
\$10,000 to \$12,499.....	580	560	19	106	102	4	55	51	3	419	407	12
\$12,500 to \$14,999.....	448	426	22	85	82	3	54	51	3	310	293	17
\$15,000 to \$17,499.....	277	257	21	67	61	6	27	24	3	184	172	12
\$17,500 to \$19,999.....	164	152	13	21	20	2	19	19	-	124	113	11
\$20,000 to \$24,999.....	165	144	21	14	13	1	13	11	3	138	120	17
\$25,000 to \$29,999.....	64	58	7	7	7	-	8	8	-	50	43	7
\$30,000 to \$39,999.....	35	29	6	-	-	-	3	3	-	32	26	6
\$40,000 to \$49,999.....	9	8	1	1	1	-	-	-	-	8	7	1
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,900	7,800	11,400	10,300	10,200	...	9,900	9,700	...	7,200	7,000	10,200
Mean.....dollars..	8,900	8,800	12,600	10,600	10,500	...	10,300	10,200	...	8,500	8,400	12,500

## Interest Rate on First Mortgage

Less than 5.0 percent.....	345	337	8	73	70	3	127	123	4	144	143	1
5.0 percent.....	172	168	4	12	12	-	-	-	-	161	157	4
5.1 to 5.9 percent.....	699	667	31	305	294	11	118	109	8	276	264	12
6.0 percent.....	1,224	1,164	60	53	52	2	46	45	1	1,124	1,067	57
6.1 to 6.4 percent.....	106	99	7	2	2	-	-	-	-	104	98	7
6.5 to 6.9 percent.....	480	453	27	32	29	3	14	14	-	434	410	23
7.0 percent.....	478	460	18	6	6	-	7	7	-	465	447	18
7.1 to 7.4 percent.....	68	64	4	1	1	-	1	1	-	65	62	4
7.5 to 7.9 percent.....	356	339	17	53	53	-	23	22	1	280	264	15
8.0 percent.....	336	323	14	1	1	-	4	4	-	331	318	14
8.1 to 8.4 percent.....	17	17	-	-	-	-	-	-	-	17	17	-
8.5 to 8.9 percent.....	161	158	3	33	33	-	17	15	1	111	110	1
9.0 percent.....	29	28	1	-	-	-	-	-	-	29	28	1
9.1 to 9.9 percent.....	15	14	1	-	-	-	-	-	-	15	14	1
10.0 percent or more.....	47	42	5	-	-	-	-	-	-	47	42	5
Median.....	6.0	6.0	6.0	5.7	5.7	...	5.5	5.5	...	6.6	6.6	6.6

## Term of First Mortgage

Less than 8 years.....	407	391	16	-	-	-	1	1	-	406	390	16
8 to 12 years.....	700	674	26	4	4	-	1	1	-	695	669	26
13 to 17 years.....	629	592	37	4	4	-	13	13	-	612	575	37
18 to 22 years.....	1,049	1,003	46	73	71	2	42	41	1	934	891	43
23 to 27 years.....	883	840	43	151	146	4	104	98	6	629	596	33
28 to 32 years.....	662	633	29	322	310	13	196	186	9	144	138	7
33 to 37 years.....	98	97	1	13	13	-	-	-	-	86	84	1
38 years or more.....	9	9	-	6	6	-	-	-	-	4	4	-
No stated term.....	95	93	1	-	-	-	-	-	-	95	93	1
Median.....	20.2	20.3	20.1	28.8	28.8	...	28.4	28.4	...	18.2	18.2	18.2

## Holder of First Mortgage

Commercial bank or trust company.....	1,067	1,023	44	109	106	3	62	59	3	897	858	39
Mutual savings bank.....	379	358	21	103	99	4	69	65	4	207	193	14
Savings and loan association.....	1,678	1,587	91	97	95	1	97	92	6	1,484	1,400	84
Life insurance company.....	256	247	9	117	113	4	68	68	-	71	66	5
Mortgage company.....	69	69	-	7	7	-	5	5	-	57	57	-
Federal agency.....	342	334	8	28	28	-	15	12	4	298	294	4
Federal National Mortgage Association.....	124	118	6	87	81	6	37	37	-	-	-	-
Real estate or construction company.....	22	20	2	-	-	-	-	-	-	22	20	2
Individual or individual's estate.....	447	437	9	-	-	-	-	-	-	447	437	9
Other.....	148	141	7	24	24	-	3	3	-	121	114	7

Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Total

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	3,875	3,702	173	265	255	10	176	169	7	3,434	3,279	155
Agent.....	657	631	26	307	299	8	180	171	9	170	161	9

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,553	3,391	162	251	244	7	141	136	6	3,160	3,011	149
Purchased from present servicer.....	650	631	20	256	248	8	146	139	6	248	244	5
Purchased from someone else.....	258	243	15	57	54	3	64	60	4	137	129	8
Not reported.....	71	68	3	7	7	-	6	6	-	59	56	3

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,588	3,436	152	558	539	19	356	340	16	2,673	2,556	117
Less than 40 percent.....	98	95	3	3	1	2	3	3	-	92	91	1
40 to 49 percent.....	104	93	11	1	1	-	3	1	2	99	90	9
50 to 59 percent.....	191	176	15	13	10	3	5	5	-	172	160	12
60 to 69 percent.....	374	348	26	23	23	-	19	18	1	331	306	25
70 to 79 percent.....	568	537	31	48	44	5	34	31	3	486	462	24
80 to 89 percent.....	680	651	29	101	100	2	54	53	1	525	499	26
90 to 94 percent.....	393	387	6	96	95	1	50	50	-	246	241	5
95 to 99 percent.....	433	425	8	173	170	3	63	59	4	197	195	1
100 percent or more.....	666	645	21	90	85	4	116	111	5	460	448	12
Not reported.....	83	80	2	9	9	-	8	8	-	66	64	2
Median.....	86	86	76	94	94	...	95	95	...	82	82	74
Other properties.....	944	898	47	14	14	-	-	-	-	931	884	47

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,588	3,436	152	558	539	19	356	340	16	2,673	2,556	117
Less than 40 percent.....	95	95	-	1	1	-	3	3	-	91	91	-
40 to 49 percent.....	93	93	-	1	1	-	1	1	-	90	90	-
50 to 59 percent.....	178	176	3	10	10	-	5	5	-	162	160	3
60 to 69 percent.....	353	348	5	23	23	-	18	18	-	311	306	5
70 to 79 percent.....	547	537	11	47	44	3	31	31	-	470	462	8
80 to 89 percent.....	676	651	25	101	100	2	54	53	1	521	499	22
90 to 94 percent.....	407	387	21	98	95	3	53	50	3	256	241	15
95 to 99 percent.....	444	425	19	172	170	2	59	59	-	213	195	17
100 percent or more.....	712	645	67	95	85	10	123	111	12	494	448	45
Not reported.....	83	80	2	9	9	-	8	8	-	66	64	2
Median.....	87	86	97	94	94	...	95	95	...	83	82	96
Other properties.....	944	898	47	14	14	-	-	-	-	931	884	47

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	668	652	16	40	38	1	48	47	1	580	567	13
20 to 29 percent.....	452	448	4	30	30	-	19	19	-	403	399	4
30 to 39 percent.....	475	461	13	34	32	2	33	32	1	408	397	11
40 to 49 percent.....	556	543	13	48	48	-	37	37	-	471	458	13
50 to 59 percent.....	593	559	33	81	81	-	44	41	3	468	437	31
60 to 69 percent.....	577	548	29	86	84	3	44	41	3	447	424	23
70 to 79 percent.....	481	437	44	85	79	6	44	39	4	353	319	34
80 to 89 percent.....	312	294	18	85	83	3	49	49	-	178	163	15
90 to 99 percent.....	194	185	9	54	51	3	25	22	3	116	112	4
100 percent or more.....	61	52	9	13	13	-	10	8	1	38	31	8
Not reported.....	164	153	10	16	15	2	5	5	-	142	133	9
Median.....	50	49	65	65	64	...	58	58	...	47	46	62

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	4,525	4,326	199	572	553	19	356	340	16	3,597	3,433	164
Interest and principal.....	4,471	4,272	199	572	553	19	356	340	16	3,542	3,378	164
Fully amortized.....	4,175	3,982	192	568	549	19	355	339	16	3,252	3,094	158
Partially amortized.....	296	290	6	4	4	-	1	1	-	291	284	6
Principal only.....	22	22	-	-	-	-	-	-	-	22	22	-
Fully amortized.....	18	18	-	-	-	-	-	-	-	18	18	-
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	33	33	-	-	-	-	-	-	-	33	33	-
No regular payment required.....	7	7	-	-	-	-	-	-	-	7	7	-



Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.....	4,471	4,272	199	572	553	19	356	340	16	3,542	3,378	164
Real estate taxes and property insurance.....	1,750	1,671	79	567	548	19	283	270	14	901	853	47
With no other items.....	941	892	49	8	8	-	223	210	14	709	674	35
With other items.....	809	779	31	559	540	19	60	60	-	191	179	12
Real estate taxes only.....	344	331	13	-	-	-	31	31	-	314	300	13
Property insurance only.....	84	79	5	-	-	-	4	3	1	80	76	4
Other combinations or no other items.....	2,292	2,191	101	5	5	-	39	37	1	2,248	2,148	100
No regular payments of interest and principal...	62	62	-	-	-	-	-	-	-	62	62	-
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	4,525	4,326	199	572	553	19	356	340	16	3,597	3,433	164
Less than \$50.....	716	685	31	77	75	3	55	50	5	584	560	23
\$50 to \$59.....	557	530	27	71	70	1	50	49	2	435	412	24
\$60 to \$69.....	570	548	22	94	92	2	60	60	-	416	396	21
\$70 to \$79.....	537	513	25	90	82	7	36	34	2	412	396	16
\$80 to \$89.....	439	426	13	74	74	-	48	45	3	317	307	11
\$90 to \$99.....	361	353	8	53	52	2	30	29	1	278	273	5
\$100 to \$119.....	546	512	33	61	59	3	35	34	1	449	420	29
\$120 to \$149.....	427	403	24	35	33	2	21	19	3	371	351	20
\$150 to \$174.....	148	141	7	8	8	-	12	12	-	128	121	7
\$175 to \$199.....	87	86	1	4	4	-	5	5	-	78	76	1
\$200 to \$249.....	83	79	4	3	3	-	3	3	-	78	74	4
\$250 to \$299.....	20	19	1	-	-	-	1	1	-	19	17	1
\$300 or more.....	34	30	4	1	1	-	-	-	-	33	29	4
Median.....dollars..	77	77	78	74	74	...	73	73	...	78	78	79
Mean.....dollars..	88	88	91	80	80	...	81	81	...	90	89	94
No regular payments required.....	7	7	-	-	-	-	-	-	-	7	7	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	4,525	4,326	199	572	553	19	356	340	16	3,597	3,433	163
Less than \$70.....	1,789	1,771	20	239	237	1	160	159	1	1,392	1,375	17
\$70 to \$79.....	527	513	14	82	82	-	37	34	2	408	396	12
\$80 to \$89.....	440	426	14	74	74	-	45	45	-	321	307	14
\$90 to \$99.....	364	353	11	52	52	-	29	29	-	284	273	11
\$100 to \$119.....	535	512	23	62	59	3	38	34	4	436	420	15
\$120 to \$149.....	436	403	33	42	33	8	20	19	2	374	351	23
\$150 to \$174.....	167	141	25	9	8	2	16	12	4	141	121	20
\$175 to \$199.....	89	79	10	6	4	1	5	5	-	79	70	9
\$200 to \$249.....	111	79	32	6	3	3	5	3	3	100	74	26
\$250 to \$299.....	27	19	8	-	-	-	1	1	-	25	17	8
\$300 or more.....	39	30	9	1	1	-	-	-	-	38	29	9
Median.....dollars..	79	77	137	75	74	...	74	73	...	80	78	138
Mean.....dollars..	90	87	157	82	80	...	84	81	...	92	89	160
No regular payments required.....	7	7	-	-	-	-	-	-	-	7	7	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	4,172	3,990	182	541	522	19	339	324	15	3,292	3,143	148
Delinquent (30 days or more).....	306	291	14	27	27	-	16	15	1	263	250	13
1 to 3 payments.....	227	218	9	23	23	-	15	13	1	190	182	8
4 or more payments.....	78	73	5	4	4	-	1	1	-	73	68	5
Foreclosure in process.....	13	12	1	3	3	-	1	1	-	9	8	1
Foreclosure not in process.....	65	61	4	1	1	-	-	-	-	64	60	4
Not reported.....	48	45	3	4	4	-	1	1	-	42	40	3
No regular payments required.....	7	7	-	-	-	-	-	-	-	7	7	-

Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Selected Monthly Housing Costs												
Acquired before 1970.....	3,948	3,767	180	486	472	14	311	297	15	3,150	2,998	151
Less than \$50.....	35	35	-	-	-	-	-	-	-	35	35	-
\$50 to \$59.....	41	41	-	3	3	-	-	-	-	38	38	-
\$60 to \$69.....	50	50	-	6	6	-	4	4	-	41	41	-
\$70 to \$79.....	95	94	1	11	11	-	5	5	-	79	78	1
\$80 to \$89.....	158	156	2	11	11	-	8	8	-	140	137	2
\$90 to \$99.....	204	200	4	24	23	1	23	23	-	157	155	2
\$100 to \$119.....	558	549	9	76	76	-	51	51	-	432	423	9
\$120 to \$149.....	818	798	21	130	130	-	76	72	4	612	595	17
\$150 to \$174.....	528	514	13	73	72	1	47	45	2	408	397	11
\$175 to \$199.....	415	393	22	65	64	2	38	36	3	312	294	18
\$200 to \$224.....	275	253	22	20	19	1	23	22	1	231	211	20
\$225 to \$249.....	167	147	20	18	15	3	13	12	2	136	120	16
\$250 to \$274.....	126	114	12	17	14	3	3	3	-	106	97	9
\$275 to \$299.....	71	63	8	3	3	-	3	1	1	66	59	7
\$300 or more.....	203	166	37	10	8	2	8	5	3	184	152	32
Not reported.....	204	195	8	22	20	2	10	10	-	172	166	7
Median.....dollars..	146	144	214	143	142	...	143	141	...	147	145	214
Acquired 1970 and 1971 (part).....	585	566	19	85	81	5	45	44	1	454	442	13
Real Estate Tax												
Acquired before 1970.....	3,948	3,767	180	486	472	14	311	297	15	3,150	2,998	151
Less than \$100.....	849	802	46	81	79	3	45	42	4	722	682	40
\$100 to \$199.....	894	861	33	118	117	1	75	74	1	701	671	30
\$200 to \$299.....	637	616	22	84	81	3	54	50	5	499	485	14
\$300 to \$349.....	229	210	19	37	35	2	18	17	1	174	158	16
\$350 to \$399.....	188	181	7	40	39	2	24	23	1	124	120	4
\$400 to \$449.....	171	163	8	16	14	1	12	12	-	143	136	6
\$450 to \$499.....	130	127	3	27	27	-	6	6	-	97	94	3
\$500 to \$549.....	121	118	3	20	18	2	11	11	-	91	89	1
\$550 to \$599.....	85	79	6	11	11	-	9	9	-	64	58	6
\$600 to \$699.....	149	145	4	18	18	-	15	15	-	116	112	4
\$700 to \$799.....	105	98	7	15	14	2	12	12	-	78	72	5
\$800 or more.....	288	270	19	19	19	-	27	24	3	242	226	16
Not reported.....	101	97	4	-	-	-	1	1	-	100	96	4
Median.....dollars..	228	227	242	252	250	...	262	263	...	220	220	223
Acquired 1970 and 1971 (part).....	585	566	19	85	81	5	45	44	1	454	442	13
Interest and Principal Payments on First Mortgage as Percent of Income												
Regular payments of interest and/or principal...	4,525	4,326	199	572	553	19	356	340	16	3,597	3,433	164
Less than 5 percent .....	334	319	15	33	33	-	42	40	1	259	246	13
5 to 9 percent .....	1,982	1,887	95	297	284	13	174	166	8	1,511	1,437	74
10 to 14 percent.....	1,175	1,130	45	130	128	2	81	74	7	965	928	37
15 to 19 percent.....	433	416	17	42	39	3	30	30	-	361	346	14
20 to 24 percent.....	152	149	3	11	11	-	9	9	-	131	129	3
25 to 29 percent.....	85	84	1	14	14	-	-	-	-	70	69	1
30 to 34 percent.....	42	39	3	4	4	-	1	1	-	37	34	3
35 to 39 percent.....	31	27	4	-	-	-	1	1	-	29	25	4
40 to 49 percent.....	28	27	1	5	5	-	-	-	-	23	22	1
50 percent or more.....	48	41	7	3	3	-	4	4	-	41	34	7
Not reported or not computed.....	217	208	9	32	31	2	15	15	-	170	162	8
Median.....	9	9	9	8	9	...	8	8	...	9	9	9
No regular payments required.....	7	7	-	-	-	-	-	-	-	7	7	-
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	3,948	3,767	180	486	472	14	311	297	15	3,150	2,998	151
Less than \$10.....	1,051	994	57	118	115	4	71	66	5	861	813	48
\$10 to \$14.....	779	755	24	103	103	-	60	60	-	616	593	24
\$15 to \$19.....	584	562	22	77	73	4	41	37	5	465	452	13
\$20 to \$24.....	455	430	25	63	58	4	42	40	1	350	331	19
\$25 to \$29.....	291	278	13	50	50	-	27	27	-	213	200	13
\$30 to \$39.....	285	270	15	42	42	-	40	36	4	203	192	11
\$40 to \$49.....	87	82	5	11	11	-	11	11	-	65	60	5
\$50 to \$59.....	30	27	3	3	3	-	1	1	-	26	23	3
\$60 or more.....	46	45	1	2	2	-	7	7	-	38	36	1
Not reported or not computed.....	341	325	16	18	17	2	11	11	-	312	298	14
Median.....dollars..	14	14	15	15	15	...	17	17	...	14	14	14
Acquired 1970 and 1971 (part).....	585	566	19	85	81	5	45	44	1	454	442	13



Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Total

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	3,948	3,767	180	486	472	14	311	297	15	3,150	2,998	151
Less than 1.0 percent.....	622	586	36	62	60	2	44	42	2	515	484	31
1.0 to 1.9 percent.....	982	948	34	126	126	-	81	78	3	776	744	31
2.0 to 2.9 percent.....	698	667	30	101	97	4	54	50	5	542	520	22
3.0 to 3.9 percent.....	397	381	16	60	55	4	35	35	-	303	291	12
4.0 to 4.9 percent.....	291	274	17	50	50	-	24	23	1	217	201	16
5.0 to 7.4 percent.....	356	343	14	37	35	2	33	29	4	287	279	8
7.5 to 9.9 percent.....	112	104	8	12	12	-	7	7	-	93	85	8
10.0 percent or more.....	124	116	8	7	7	-	15	15	-	102	94	8
Not reported or not computed.....	365	348	17	31	30	2	19	19	-	315	300	15
Median.....	2.2	2.2	2.3	2.3	2.3	...	2.3	2.3	...	2.2	2.2	2.2
Acquired 1970 and 1971 (part).....	585	566	19	85	81	5	45	44	1	454	442	13

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	3,948	3,767	180	486	472	14	311	297	15	3,150	2,998	151
Less than 5 percent.....	7	7	-	3	3	-	1	1	-	3	3	-
5 to 9 percent.....	286	284	3	39	39	-	41	41	-	206	203	3
10 to 14 percent.....	974	957	17	120	120	-	95	94	1	759	743	16
15 to 19 percent.....	935	899	35	127	123	4	64	63	1	744	713	30
20 to 24 percent.....	582	539	43	64	61	3	33	29	4	485	449	36
25 to 29 percent.....	296	270	26	34	31	3	26	20	6	236	219	18
30 to 34 percent.....	156	145	11	20	20	-	11	10	1	125	115	10
35 to 39 percent.....	88	84	4	4	4	-	4	4	-	80	76	4
40 to 49 percent.....	100	89	11	12	9	3	5	4	1	82	75	7
50 percent or more.....	133	119	14	11	11	-	7	7	-	116	101	14
Not reported or not computed.....	391	375	16	52	50	2	24	24	-	315	301	14
Median.....	17	17	23	17	16	...	15	14	...	18	17	22
Acquired 1970 and 1971 (part).....	585	566	19	85	81	5	45	44	1	454	442	13

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

By purchase.....	4,458	4,265	194	571	552	19	356	340	16	3,531	3,373	159
Placed one new mortgage.....	3,592	3,500	92	409	402	7	270	260	9	2,913	2,837	76
Placed two or more new mortgages.....	111	60	50	1	1	-	1	-	1	108	59	49
Assumed mortgage(s) already on property.....	563	546	18	149	143	6	80	77	3	335	326	9
Assumed mortgage already on property and placed new mortgage.....	54	31	24	10	4	6	6	3	3	38	24	14
All cash.....	87	83	4	-	-	-	-	-	-	87	83	4
Borrowed other than with mortgage.....	50	44	7	1	1	-	-	-	-	49	42	7
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not by purchase.....	69	63	5	1	1	-	-	-	-	67	62	5
Inheritance or gift.....	67	62	5	1	1	-	-	-	-	66	61	5
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	5	5	-	-	-	-	-	-	-	5	5	-

Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's, Total

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	2,453	2,357	96	325	316	9	159	149	10	1,968	1,892	76
Sale of previous home.....	538	518	19	52	49	3	22	18	4	463	451	12
Sale of other real property or other investments.....	83	78	4	11	10	2	6	6	-	66	63	3
Savings.....	952	927	25	175	174	2	58	56	1	719	696	22
Borrowing other than mortgage on this property.....	225	210	15	21	21	-	10	8	2	194	181	13
Gift.....	41	39	1	8	8	-	-	-	-	33	32	1
Land on which structure was built.....	73	72	1	8	8	-	-	-	-	65	64	1
Other.....	46	39	7	9	8	2	1	1	-	35	30	5
No downpayment required.....	278	264	14	17	17	-	52	49	3	209	198	11
Not reported.....	219	210	9	24	22	2	11	11	-	184	177	8
Other properties.....	2,079	1,976	103	247	237	10	197	191	6	1,636	1,548	88

## Land and Building Acquisition

During same 12-month period.....	3,827	3,649	178	507	490	17	320	305	15	3,000	2,854	146
Acquired land previously.....	374	363	12	21	21	-	6	6	-	348	336	12
Land not owned by building owner.....	16	16	-	4	4	-	-	-	-	12	12	-
Not reported.....	315	306	9	40	39	2	30	29	1	244	238	6

## Year Property Acquired

1969 to 1971 (part).....	1,133	1,096	37	150	146	5	82	78	4	901	872	29
1967 and 1968.....	765	722	43	93	90	3	58	54	4	614	579	36
1965 and 1966.....	719	691	29	105	101	5	29	27	2	585	563	22
1960 to 1964.....	957	907	50	113	109	4	83	80	4	761	719	42
1955 to 1959.....	545	520	25	86	84	3	73	72	1	386	364	21
1950 to 1954.....	246	236	10	25	25	-	31	30	1	190	181	9
1949 or earlier.....	166	162	4	-	-	-	-	-	-	166	162	4
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	228	219	9	28	28	-	10	10	-	190	182	9
1967 and 1968.....	316	301	16	28	26	2	19	19	-	270	256	14
1965 to 1966.....	359	341	18	51	48	3	18	15	3	290	278	12
1960 to 1964.....	735	697	37	99	92	7	52	50	3	584	556	28
1950 to 1959.....	1,133	1,085	48	237	234	3	159	151	8	736	700	37
1940 to 1949.....	453	435	18	42	39	3	30	29	1	381	368	13
1939 or earlier.....	1,164	1,117	47	67	66	2	58	57	1	1,038	994	44
Not reported.....	144	138	6	20	20	-	10	10	-	114	108	6

## Rooms

4 rooms or less.....	446	431	16	56	56	-	33	33	-	357	342	16
5 rooms.....	1,313	1,264	49	231	226	4	117	110	7	966	928	38
6 rooms.....	1,278	1,224	54	153	149	4	114	110	4	1,012	966	46
7 rooms.....	684	649	35	88	84	4	44	43	1	552	522	30
8 rooms.....	438	421	17	26	21	5	28	26	3	383	374	10
9 rooms or more.....	330	308	22	16	16	-	18	17	1	296	275	21
Not reported.....	43	38	6	3	2	2	3	3	-	38	34	4
Median.....	5.8	5.8	6.0	5.4	5.4	...	5.7	5.7	...	5.9	5.9	6.0

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	1,887	1,810	77	242	234	8	139	131	8	1,505	1,445	61
Less than \$5,000.....	126	120	7	-	-	-	1	1	-	125	118	7
\$5,000 to \$7,499.....	155	150	5	4	4	-	-	-	-	151	145	5
\$7,500 to \$9,999.....	183	178	5	24	24	-	10	9	1	148	144	4
\$10,000 to \$12,499.....	219	210	9	36	35	1	12	12	-	171	163	8
\$12,500 to \$14,999.....	233	226	7	51	50	2	26	23	3	155	153	2
\$15,000 to \$17,499.....	235	229	6	38	36	2	28	26	1	169	166	3
\$17,500 to \$19,999.....	183	175	8	48	45	3	22	22	-	113	108	5
\$20,000 to \$24,999.....	231	217	14	26	26	-	19	16	3	187	175	12
\$25,000 to \$29,999.....	147	145	1	7	7	-	14	14	-	126	125	1
\$30,000 to \$34,999.....	79	76	3	3	3	-	5	5	-	71	68	3
\$35,000 to \$39,999.....	23	18	5	2	2	-	1	1	-	20	15	5
\$40,000 to \$49,999.....	35	31	4	3	3	-	-	-	-	32	28	4
\$50,000 or more.....	22	21	1	-	-	-	-	-	-	22	21	1
Not reported.....	17	16	1	1	1	-	1	1	-	15	13	1
Median.....dollars..	15,200	15,200	17,200	15,300	15,300	...	16,700	16,800	...	14,900	14,900	18,200
Other properties.....	2,646	2,523	122	330	319	11	217	209	8	2,099	1,995	103



Table 2d. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued												
Value												
Less than \$5,000.....	117	113	4	3	3	-	-	-	-	114	111	4
\$5,000 to \$7,499.....	288	278	10	10	10	-	6	6	-	273	263	10
\$7,500 to \$9,999.....	354	343	11	33	33	-	20	19	1	301	291	10
\$10,000 to \$12,499.....	554	528	26	78	74	4	44	43	1	431	410	21
\$12,500 to \$14,999.....	338	324	13	65	65	-	42	39	3	230	220	10
\$15,000 to \$17,499.....	613	596	17	104	101	3	64	61	4	445	435	10
\$17,500 to \$19,999.....	405	385	19	87	84	3	46	43	3	271	258	13
\$20,000 to \$24,999.....	609	585	24	92	87	4	61	61	-	457	437	19
\$25,000 to \$29,999.....	431	403	29	42	41	1	41	39	1	348	322	26
\$30,000 to \$39,999.....	420	406	13	32	32	-	23	20	3	365	354	11
\$40,000 to \$49,999.....	141	128	13	8	6	2	3	3	-	131	119	12
\$50,000 or more.....	98	91	8	1	1	-	1	1	-	96	88	8
Not reported.....	164	153	10	16	15	2	5	5	-	142	133	9
Median.....dollars..	17,200	17,100	19,100	17,100	17,100	...	17,500	17,500	...	17,100	17,100	19,700
Mean.....dollars..	19,000	18,900	21,200	17,700	17,600	...	18,400	18,400	...	19,300	19,200	21,600
Purchase Price as Percent of Value												
Acquired by purchase.....	4,459	4,265	194	571	551	19	356	340	15	3,531	3,373	159
Purchased 1967 to 1971 (part).....	1,887	1,810	77	242	234	8	139	131	8	1,505	1,445	61
Less than 80 percent.....	543	526	17	50	50	-	27	24	3	466	452	14
80 to 89 percent.....	427	405	22	59	56	3	33	32	-	336	316	19
90 to 94 percent.....	204	190	14	27	22	4	18	17	1	159	151	8
95 to 99 percent.....	162	157	6	32	32	-	19	17	2	112	108	4
100 percent or more.....	523	508	15	74	74	-	41	38	3	408	396	13
Not reported.....	27	25	2	1	1	-	1	1	-	25	23	2
Median.....	89	89	89	92	92	...	92	92	...	88	88	87
Purchased 1960 to 1966.....	1,652	1,574	78	218	209	8	112	107	5	1,322	1,257	65
Less than 60 percent.....	338	318	19	15	14	1	13	11	3	309	294	15
60 to 79 percent.....	588	566	22	89	88	1	41	41	-	458	436	21
80 to 89 percent.....	328	314	14	60	57	3	33	33	-	234	224	11
90 to 99 percent.....	157	145	12	25	24	1	10	7	3	122	114	8
100 percent or more.....	120	116	4	15	15	-	11	11	-	95	91	4
Not reported.....	122	114	8	14	12	2	4	4	-	104	98	6
Median.....	74	74	74	79	79	...	79	79	...	73	73	73
Purchased 1959 or earlier.....	920	881	39	111	108	3	105	102	2	704	671	33
Less than 40 percent.....	154	145	9	4	4	-	1	1	-	149	139	9
40 to 59 percent.....	223	215	8	18	18	-	24	23	1	181	175	7
60 to 79 percent.....	261	250	11	40	40	-	44	43	1	176	167	10
80 to 99 percent.....	154	149	5	25	24	1	27	27	-	102	98	4
100 percent or more.....	58	55	3	17	15	-	4	4	-	37	35	1
Not reported.....	70	68	3	7	7	-	4	4	-	59	56	3
Median.....	63	63	61	74	74	...	71	71	...	59	59	...
Not acquired by purchase.....	74	68	5	1	1	-	-	-	-	72	67	5
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	1,887	1,810	77	242	234	8	139	131	8	1,505	1,445	61
Less than 1.0.....	369	354	15	26	26	-	11	11	-	332	317	15
1.0 to 1.4.....	505	488	17	74	68	6	46	42	4	385	378	7
1.5 to 1.9.....	461	435	26	65	63	2	41	37	4	356	335	20
2.0 to 2.4.....	235	227	8	28	28	-	23	23	-	184	176	8
2.5 to 2.9.....	111	110	1	20	20	-	8	8	-	83	82	1
3.0 to 3.4.....	39	38	2	4	4	-	4	4	-	31	30	2
3.5 to 3.9.....	22	21	1	1	1	-	-	-	-	21	19	1
4.0 or more.....	58	54	4	11	11	-	2	2	-	46	42	4
Not reported or not computed.....	86	83	3	14	14	-	5	5	-	67	65	3
Median.....	1.5	1.5	1.5	1.6	1.6	...	1.6	1.6	...	1.5	1.4	1.6
Other properties.....	2,646	2,523	122	330	319	11	217	209	8	2,099	1,995	103
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	99	93	5	14	14	-	4	3	1	80	76	4
25 to 34 years.....	1,009	955	54	160	157	3	87	83	4	762	715	47
35 to 44 years.....	1,287	1,225	63	158	153	5	112	105	7	1,018	966	51
45 to 54 years.....	1,186	1,139	47	139	129	10	107	104	3	940	905	34
55 to 64 years.....	621	602	19	56	56	-	32	31	1	533	515	18
65 years or over.....	256	252	4	36	36	-	6	6	-	214	210	4
Not reported.....	75	67	8	9	7	2	8	8	-	58	52	6
Median.....	44	44	41	42	42	...	42	43	...	44	44	41

Table 2d. **Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Total****OWNER CHARACTERISTICS--Continued****Race of Principal Owner**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
White.....	4,213	4,031	182	528	509	19	339	324	15	3,346	3,198	148
Negro.....	201	189	12	31	31	-	9	8	1	161	150	10
Other.....	31	28	3	4	4	-	3	3	-	24	21	3
Not reported.....	88	85	3	9	9	-	6	6	-	74	71	3

**Sex of Principal Owner**

Male.....	4,119	3,932	187	513	498	16	330	314	16	3,275	3,120	155
Female.....	372	362	9	51	50	2	22	22	-	298	290	8
Not reported.....	42	39	3	7	6	2	4	4	-	30	29	1

**Veteran Status**

Veteran.....	2,529	2,422	108	306	292	14	310	295	15	1,914	1,835	79
Vietnam conflict.....	287	274	13	39	39	-	54	50	4	193	184	9
Korean conflict.....	509	486	23	54	49	4	60	60	-	395	376	19
Korean conflict and World War II.....	87	76	11	4	3	1	23	20	4	59	54	5
World War II.....	1,219	1,173	46	136	129	7	127	122	5	955	921	34
World War I.....	38	38	-	1	1	-	-	-	-	37	37	-
Other service.....	389	375	14	71	69	2	44	43	1	274	262	12
Nonveteran.....	1,902	1,820	82	254	252	3	42	41	2	1,605	1,528	77
Not reported.....	101	91	9	11	10	2	4	4	-	85	77	8

**Persons in Household**

1 person.....	150	147	3	18	18	-	10	10	-	122	119	3
2 persons.....	924	894	30	129	124	4	66	63	3	729	707	22
3 persons.....	905	875	31	112	109	3	87	83	4	706	682	24
4 persons.....	1,026	979	47	134	129	5	91	89	1	802	761	40
5 persons.....	734	688	46	91	88	3	42	37	5	601	564	37
6 persons or more.....	709	673	36	79	77	2	55	53	3	576	544	32
Not reported.....	84	77	7	10	8	2	6	6	-	69	64	5
Median.....	3.7	3.7	4.1	3.6	3.6	...	3.6	3.6	...	3.7	3.7	4.2

**Income**

Less than \$2,000.....	86	79	6	5	5	-	4	4	-	76	70	6
\$2,000 to \$3,999.....	222	212	9	22	21	1	8	7	1	191	184	7
\$4,000 to \$5,999.....	362	349	13	42	40	2	16	15	1	304	294	10
\$6,000 to \$7,999.....	554	537	18	72	72	-	40	40	-	443	425	18
\$8,000 to \$9,999.....	697	663	34	74	69	4	45	42	3	578	552	26
\$10,000 to \$12,499.....	895	856	39	133	131	3	84	79	5	679	646	32
\$12,500 to \$14,999.....	530	508	22	81	78	3	49	46	3	400	383	17
\$15,000 to \$19,999.....	615	587	28	82	80	3	70	67	4	462	441	21
\$20,000 to \$24,999.....	187	175	12	13	11	2	18	18	-	157	146	11
\$25,000 to \$34,999.....	122	118	4	15	15	-	5	5	-	101	97	4
\$35,000 or more.....	50	45	5	-	-	-	3	3	-	47	42	5
Not reported.....	213	205	8	32	31	2	15	15	-	166	159	6
Median.....dollars..	10,700	10,700	11,000	11,000	11,000	...	11,700	11,700	...	10,500	10,400	10,900
Mean.....dollars..	11,700	11,700	12,300	11,300	11,300	...	12,400	12,400	...	11,600	11,600	12,400



Table 3d. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Total	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	39,833	38,029	1,804	5,984	5,802	182	3,659	3,484	176	30,190	28,744	1,446
Average first mortgage debt.....	8,800	8,800	9,100	10,500	10,500	9,700	10,300	10,200	10,900	8,400	8,400	8,800
MORTGAGE CHARACTERISTICS												
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	37,752	35,948	1,804	5,984	5,802	182	3,623	3,447	176	28,145	26,699	1,446
Contract to purchase.....	2,081	2,081	-	-	-	-	36	36	-	2,045	2,045	-
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	16,262	15,743	519	2,139	2,088	51	1,291	1,248	44	12,832	12,407	425
1967 and 1968.....	8,933	8,305	629	1,124	1,087	36	801	735	65	7,009	6,482	527
1965 and 1966.....	6,677	6,406	271	1,184	1,146	38	319	303	16	5,174	4,957	217
1960 to 1964.....	6,222	5,879	343	1,036	980	56	802	758	43	4,385	4,141	244
1955 to 1959.....	1,567	1,526	41	473	471	1	358	353	6	736	702	34
1950 to 1954.....	160	158	2	29	29	-	88	86	2	43	43	-
1949 or earlier.....	12	12	-	-	-	-	-	-	-	12	12	-
First Mortgage Loan												
Less than \$5,000.....	1,259	1,205	55	10	10	-	9	9	-	1,240	1,185	55
\$5,000 to \$7,499.....	2,852	2,723	129	185	184	1	134	110	24	2,533	2,429	104
\$7,500 to \$9,999.....	4,449	4,269	180	747	721	26	272	266	6	3,430	3,282	148
\$10,000 to \$12,499.....	6,877	6,570	307	1,183	1,108	76	670	639	31	5,024	4,824	201
\$12,500 to \$14,999.....	6,382	6,216	167	1,462	1,426	36	731	731	-	4,189	4,058	131
\$15,000 to \$17,499.....	5,862	5,465	398	1,118	1,094	23	697	639	58	4,048	3,731	316
\$17,500 to \$19,999.....	3,461	3,282	178	562	562	-	419	393	26	2,480	2,328	153
\$20,000 to \$24,999.....	4,554	4,372	182	404	384	20	391	360	31	3,759	3,628	131
\$25,000 to \$29,999.....	2,131	2,079	52	182	182	-	247	247	-	1,702	1,650	52
\$30,000 to \$39,999.....	1,286	1,177	109	77	77	-	89	89	-	1,120	1,011	109
\$40,000 to \$49,999.....	642	595	47	54	54	-	-	-	-	588	541	47
\$50,000 or more.....	77	77	-	-	-	-	-	-	-	77	77	-
First Mortgage Outstanding Debt												
Less than \$5,000.....	3,518	3,380	138	161	156	5	172	165	7	3,184	3,059	125
\$5,000 to \$7,499.....	4,518	4,291	227	558	550	8	349	327	23	3,610	3,414	196
\$7,500 to \$9,999.....	5,468	5,284	183	1,006	966	40	433	433	-	4,028	3,885	143
\$10,000 to \$12,499.....	6,564	6,279	285	1,210	1,146	64	611	580	31	4,742	4,552	190
\$12,500 to \$14,999.....	5,989	5,773	216	1,124	1,103	21	721	705	16	4,144	3,965	179
\$15,000 to \$17,499.....	4,427	4,131	295	1,034	991	43	430	387	43	2,963	2,753	210
\$17,500 to \$19,999.....	2,973	2,818	155	363	363	-	379	353	26	2,231	2,102	129
\$20,000 to \$24,999.....	3,302	3,189	113	283	283	-	265	234	31	2,754	2,672	82
\$25,000 to \$29,999.....	1,671	1,563	108	190	190	-	210	210	-	1,271	1,163	108
\$30,000 to \$39,999.....	1,058	973	84	-	-	-	89	89	-	969	884	84
\$40,000 to \$49,999.....	348	348	-	54	54	-	-	-	-	294	294	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate on First Mortgage												
Less than 5.0 percent.....	1,608	1,582	27	263	258	5	599	584	16	746	740	6
5.0 percent.....	1,203	1,189	14	63	63	-	-	-	-	1,140	1,126	14
5.1 to 5.9 percent.....	7,036	6,731	305	3,168	3,054	115	1,315	1,223	92	2,552	2,454	98
6.0 percent.....	9,383	8,823	560	644	626	18	692	661	31	8,047	7,536	511
6.1 to 6.4 percent.....	1,256	1,170	86	35	35	-	-	-	-	1,221	1,135	86
6.5 to 6.9 percent.....	4,405	4,120	285	398	354	44	217	217	-	3,790	3,549	241
7.0 percent.....	4,056	3,917	140	119	119	-	107	107	-	3,831	3,691	140
7.1 to 7.4 percent.....	661	640	21	27	27	-	16	16	-	618	597	21
7.5 to 7.9 percent.....	4,425	4,234	192	762	762	-	337	323	15	3,326	3,149	177
8.0 percent.....	2,854	2,742	112	29	29	-	90	90	-	2,735	2,623	112
8.1 to 8.4 percent.....	280	280	-	-	-	-	-	-	-	280	280	-
8.5 to 8.9 percent.....	2,093	2,051	41	477	477	-	285	263	22	1,331	1,312	19
9.0 percent.....	256	256	-	-	-	-	-	-	-	256	256	-
9.1 to 9.9 percent.....	158	152	6	-	-	-	-	-	-	158	152	6
10.0 percent or more.....	159	144	15	-	-	-	-	-	-	159	144	15
Variable Interest Rate on First Mortgage												
Yes.....	4,816	4,547	269	-	-	-	-	-	-	4,816	4,547	269
No.....	34,986	33,451	1,536	5,984	5,802	182	3,659	3,484	176	25,343	24,165	1,178
Not reported.....	31	31	-	-	-	-	-	-	-	31	31	-
Term of First Mortgage												
Less than 8 years.....	1,484	1,417	68	-	-	-	7	7	-	1,477	1,410	68
8 to 12 years.....	3,059	2,944	114	10	10	-	3	3	-	3,046	2,932	114
13 to 17 years.....	3,978	3,758	220	19	19	-	17	17	-	3,942	3,721	220
18 to 22 years.....	9,898	9,460	438	-	387	4	251	236	15	9,256	8,837	419
23 to 27 years.....	10,865	10,288	577	1,277	1,246	31	819	779	40	8,768	8,263	506
28 to 32 years.....	8,752	8,380	372	4,066	3,919	147	2,562	2,441	121	2,123	2,020	103
33 to 37 years.....	1,113	1,099	14	166	166	-	-	-	-	947	933	14
38 years or more.....	123	123	-	54	54	-	-	-	-	69	69	-
No stated term.....	561	560	1	-	-	-	-	-	-	561	560	1

Table 3d. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**—Continued

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Total	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Holder of First Mortgage												
Commercial bank or trust company.....	8,146	7,736	410	1,038	994	44	606	549	57	6,502	6,193	309
Mutual savings bank.....	4,429	4,183	245	1,179	1,142	38	816	780	36	2,434	2,262	172
Savings and loan association.....	15,678	14,896	783	982	969	13	991	932	58	13,705	12,994	711
Life insurance company.....	2,486	2,399	86	1,082	1,051	31	558	558	-	846	790	55
Mortgage company.....	407	407	-	66	66	-	42	42	-	299	299	-
Federal agency.....	3,021	2,968	53	264	264	-	106	81	25	2,652	2,623	29
Federal National Mortgage Association.....	1,576	1,520	56	1,066	1,010	56	510	510	-	-	-	-
Real estate or construction company.....	215	199	16	-	-	-	-	-	-	215	199	16
Individual or individual's estate.....	2,634	2,571	63	-	-	-	-	-	-	2,634	2,571	63
Other.....	1,241	1,150	91	307	307	-	31	31	-	903	812	91
Servicing of First Mortgage												
Holder.....	32,925	31,443	1,483	2,549	2,447	102	1,597	1,527	69	28,780	27,468	1,311
Agent.....	6,908	6,586	322	3,436	3,355	80	2,062	1,956	106	1,410	1,275	135
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	1,193	1,147	46	52	47	5	76	74	2	1,065	1,026	40
20 to 29 percent.....	2,279	2,204	75	144	144	-	91	91	-	2,045	1,969	75
30 to 39 percent.....	3,570	3,336	234	223	223	-	223	208	14	3,125	2,905	220
40 to 49 percent.....	5,514	5,186	328	438	411	27	325	317	8	4,751	4,458	293
50 to 59 percent.....	6,457	5,937	519	845	829	16	496	419	77	5,116	4,689	427
60 to 69 percent.....	6,920	6,601	319	1,099	1,019	80	541	535	7	5,280	5,048	232
70 to 79 percent.....	5,846	5,742	103	1,025	1,002	23	554	554	-	4,267	4,186	80
80 to 89 percent.....	3,995	3,902	93	1,111	1,098	13	779	732	47	2,106	2,073	33
90 to 99 percent.....	2,234	2,211	22	704	704	-	360	338	22	1,169	1,169	-
100 percent or more.....	699	699	-	201	201	-	159	159	-	339	339	-
Not reported.....	1,126	1,062	64	143	125	18	57	57	-	927	881	46
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	39,795	37,991	1,804	5,984	5,802	182	3,659	3,484	176	30,152	28,705	1,446
Interest and principal.....	39,480	37,676	1,804	5,984	5,802	182	3,659	3,484	176	29,837	28,391	1,446
Fully amortized.....	37,377	35,606	1,771	5,932	5,749	182	3,659	3,483	176	27,787	26,374	1,413
Partially amortized.....	2,103	2,070	34	52	52	-	1	1	-	2,050	2,017	34
Principal only.....	85	85	-	-	-	-	-	-	-	85	85	-
Fully amortized.....	71	71	-	-	-	-	-	-	-	71	71	-
Partially amortized.....	14	14	-	-	-	-	-	-	-	14	14	-
Interest only.....	230	230	-	-	-	-	-	-	-	230	230	-
No regular payment required.....	38	38	-	-	-	-	-	-	-	38	38	-
Monthly Interest and Principal Payments of First Mortgage												
Regular monthly payments of interest and/or principal.....	39,795	37,991	1,804	5,984	5,802	182	3,659	3,484	176	30,152	28,705	1,446
Less than \$50.....	2,063	1,983	80	348	338	10	192	170	22	1,523	1,474	49
\$50 to \$59.....	2,479	2,369	110	486	473	13	256	248	8	1,737	1,648	88
\$60 to \$69.....	3,498	3,362	137	785	770	16	425	425	-	2,288	2,167	121
\$70 to \$79.....	4,008	3,819	188	869	793	76	354	338	16	2,785	2,689	96
\$80 to \$89.....	3,849	3,731	118	816	816	-	564	534	30	2,469	2,381	88
\$90 to \$99.....	3,868	3,782	86	711	690	21	409	389	20	2,748	2,703	45
\$100 to \$119.....	6,333	5,904	429	949	905	43	563	537	26	4,822	4,462	360
\$120 to \$149.....	6,010	5,704	306	618	615	4	375	321	54	5,017	4,769	248
\$150 to \$174.....	2,513	2,389	124	159	159	-	257	257	-	2,097	1,973	124
\$175 to \$199.....	1,933	1,898	35	120	120	-	143	143	-	1,670	1,635	35
\$200 to \$249.....	1,847	1,763	84	70	70	-	74	74	-	1,703	1,619	84
\$250 to \$299.....	547	530	17	-	-	-	47	47	-	500	483	17
\$300 or more.....	848	757	91	54	54	-	-	-	-	794	703	91
No regular payments required.....	38	38	-	-	-	-	-	-	-	38	38	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	37,233	35,602	1,631	5,733	5,550	182	3,470	3,314	156	28,030	26,737	1,293
Delinquent (30 days or more).....	2,238	2,065	172	225	225	-	174	154	20	1,839	1,687	152
1 to 3 payments.....	1,814	1,698	115	188	188	-	155	135	20	1,471	1,375	95
4 or more payments.....	424	367	57	37	37	-	19	19	-	368	311	57
Foreclosure in process.....	84	83	1	21	21	-	19	19	-	45	44	1
Foreclosure not in process.....	340	284	56	16	16	-	-	-	-	323	268	56
Not reported.....	325	324	1	26	26	-	16	16	-	283	282	1
No regular payments required.....	38	38	-	-	-	-	-	-	-	38	38	-



Table 4d. Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:  
1971

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total

Total mortgage debt on 1-housing-unit properties.....  
Average total mortgage debt....

MORTGAGE CHARACTERISTICS

Total Mortgage Loan

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....

Total Mortgage Outstanding Debt

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....

Total Mortgage Outstanding Debt as Percent of Value

Less than 20 percent.....  
20 to 29 percent.....  
30 to 39 percent.....  
40 to 49 percent.....  
50 to 59 percent.....  
60 to 69 percent.....  
70 to 79 percent.....  
80 to 89 percent.....  
90 to 99 percent.....  
100 percent or more.....  
Not reported.....

MORTGAGE PAYMENTS AND OTHER EXPENSES

Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....  
Less than \$70.....  
\$70 to \$79.....  
\$80 to \$89.....  
\$90 to \$99.....  
\$100 to \$119.....  
\$120 to \$149.....  
\$150 to \$174.....  
\$175 to \$199.....  
\$200 to \$249.....  
\$250 to \$299.....  
\$300 or more.....  
No regular payments required.....

Outside SMSA's, Total

MORTGAGE PAYMENTS AND OTHER EXPENSES--  
Continued

Interest and Principal Payments on Total Mortgages as Percent of Income

Regular payments of interest and/or principal.....  
Less than 5 percent.....  
5 to 9 percent.....  
10 to 14 percent.....  
15 to 19 percent.....  
20 to 24 percent.....  
25 to 29 percent.....  
30 to 34 percent.....  
35 to 39 percent.....  
40 to 49 percent.....  
50 percent or more.....  
Not reported or not computed.....  
No regular payments required.....

Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....  
Less than 5 percent.....  
5 to 9 percent.....  
10 to 14 percent.....  
15 to 19 percent.....  
20 to 24 percent.....  
25 to 29 percent.....  
30 to 34 percent.....  
35 to 39 percent.....  
40 to 49 percent.....  
50 percent or more.....  
Not reported or not computed.....  
Acquired 1970 and 1971 (part)....

PROPERTY CHARACTERISTICS

Year Built

1969 to 1971 (part).....  
1967 and 1968.....  
1965 and 1966.....  
1960 to 1964.....  
1950 to 1959.....  
1940 to 1949.....  
1939 or earlier.....  
Not reported.....

Value

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....  
Not reported.....

Table 4d. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Total**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	940	179	56	705
25 to 34 years.....	11,471	2,000	1,263	8,208
35 to 44 years.....	12,674	1,659	1,192	9,823
45 to 54 years.....	9,840	1,483	817	7,540
55 to 64 years.....	3,790	431	224	3,135
65 years or over.....	1,184	224	34	926
Not reported.....	641	76	102	463

**Race of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
White.....	38,312	5,651	3,445	29,216
Negro.....	1,139	307	99	733
Other.....	324	39	52	233
Not reported.....	765	56	92	617

**Sex of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Male.....	37,860	5,572	3,455	28,833
Female.....	2,353	399	201	1,753
Not reported.....	327	81	32	214

**Outside SMSA's, Total**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Veteran.....	24,192	3,427	3,231	17,535
Vietnam conflict.....	3,726	587	811	2,328
Korean conflict.....	4,957	514	604	3,838
Korean conflict and World War II.....	847	39	254	554
World War II.....	9,922	1,450	929	7,542
World War I.....	139	6	-	133
Other service.....	4,601	829	634	3,139
Nonveteran.....	15,561	2,527	399	12,635
Not reported.....	787	99	58	630

**Income**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than \$2,000.....	397	45	23	329
\$2,000 to \$3,999.....	974	161	55	758
\$4,000 to \$5,999.....	2,118	377	134	1,607
\$6,000 to \$7,999.....	3,582	608	373	2,601
\$8,000 to \$9,999.....	5,525	775	467	4,282
\$10,000 to \$12,499.....	8,193	1,372	860	5,962
\$12,500 to \$14,999.....	5,060	896	535	3,629
\$15,000 to \$19,999.....	7,123	1,111	758	5,253
\$20,000 to \$24,999.....	2,440	118	166	2,155
\$25,000 to \$34,999.....	2,054	236	94	1,724
\$35,000 or more.....	1,167	-	61	1,105
Not reported.....	1,908	352	162	1,395



Table 5d. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Outside SMSA's, Total	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	4,532	1,067	379	1,678	256	69	342	124	22	447	148
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	4,333	1,023	358	1,587	247	69	334	118	20	437	141
2.....	195	44	20	90	9	-	8	6	2	9	6
3 or more.....	4	-	1	1	-	-	-	-	-	-	1
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	4,210	1,028	377	1,622	256	65	327	124	17	267	127
Contract to purchase.....	322	39	3	56	-	4	15	-	5	180	21
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,038	600	287	1,111	162	46	262	106	13	362	89
Mortgage assumed at time property acquired.....	557	71	40	221	84	7	58	18	4	33	21
Mortgage placed later than acquisition of property.....	938	397	52	345	10	17	21	-	5	52	38
Refinanced mortgage: Same lender.....	512	196	34	219	7	9	6	-	4	28	9
Different lender.....	162	59	8	63	3	1	4	-	-	11	14
Mortgage placed on property owned free and clear of debt.....	263	142	10	64	-	6	11	-	1	13	16
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	938	397	52	345	10	17	21	-	5	52	38
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	59	19	1	18	2	1	-	-	2	10	5
Secure better terms.....	116	41	8	35	3	-	4	-	1	9	14
Provide funds for additions, improvements, or repairs to this property.....	421	187	22	167	1	9	13	-	1	8	13
Provide funds for investment in other real estate.....	37	18	4	13	-	-	-	-	-	1	-
Provide funds for other types of investments.....	43	21	3	16	-	-	-	-	-	1	-
Provide funds for educational or medical expenses.....	25	12	1	8	-	-	-	-	-	3	1
Other reasons.....	111	47	7	37	3	3	1	-	-	9	4
Not reported.....	127	51	5	49	1	4	4	-	1	10	-
Other properties.....	3,595	671	327	1,332	246	52	320	124	17	395	110
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	1,462	397	101	480	43	29	104	62	8	187	50
1967 and 1968.....	926	245	88	312	24	12	105	23	4	83	31
1965 and 1966.....	796	188	51	341	43	7	41	18	2	78	25
1960 to 1964.....	930	179	79	424	63	15	39	13	5	77	36
1955 to 1959.....	335	46	44	105	65	3	42	6	1	20	4
1950 to 1954.....	78	11	15	14	19	3	11	1	1	1	2
1949 or earlier.....	5	1	1	1	-	-	-	-	-	-	1
First Mortgage Loan											
Less than \$5,000.....	660	237	14	193	7	19	24	-	8	137	21
\$5,000 to \$7,499.....	711	202	30	259	30	17	40	4	2	102	25
\$7,500 to \$9,999.....	751	159	50	258	44	12	95	19	2	81	30
\$10,000 to \$12,499.....	800	168	74	309	50	9	85	26	3	50	27
\$12,500 to \$14,999.....	559	87	63	222	41	4	63	33	3	26	17
\$15,000 to \$17,499.....	431	86	56	169	41	1	22	21	-	24	10
\$17,500 to \$19,999.....	224	45	26	94	16	5	6	11	1	14	7
\$20,000 to \$24,999.....	244	49	43	104	19	-	3	7	1	11	7
\$25,000 to \$29,999.....	89	15	15	46	5	1	1	-	-	3	3
\$30,000 to \$39,999.....	44	12	7	19	3	-	1	3	-	-	-
\$40,000 to \$49,999.....	17	8	-	4	-	-	1	1	2	-	1
\$50,000 or more.....	2	-	2	-	-	-	-	-	-	-	-
Median.....dollars..	10,400	8,900	13,300	11,000	12,300	7,200	10,300	13,500	...	7,100	9,700
Mean.....dollars..	11,100	10,000	14,100	11,700	12,900	8,200	10,600	14,200	...	7,900	10,500
First Mortgage Outstanding Debt											
Less than \$5,000.....	1,458	457	59	484	60	35	73	7	9	229	45
\$5,000 to \$7,499.....	733	180	50	265	45	16	50	7	4	83	33
\$7,500 to \$9,999.....	630	119	57	239	34	5	73	25	3	54	21
\$10,000 to \$12,499.....	586	104	65	226	33	4	75	26	3	30	20
\$12,500 to \$14,999.....	441	78	50	169	36	2	49	21	-	26	11
\$15,000 to \$17,499.....	275	45	29	119	24	6	9	26	-	10	6
\$17,500 to \$19,999.....	160	28	27	67	11	1	6	5	3	7	4
\$20,000 to \$24,999.....	149	31	27	69	5	-	3	3	-	7	4
\$25,000 to \$29,999.....	62	13	11	26	6	-	3	-	-	-	3
\$30,000 to \$39,999.....	31	9	3	12	1	-	-	3	2	-	1
\$40,000 to \$49,999.....	8	2	2	3	-	-	-	1	-	-	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	6,000	10,900	8,400	9,100	4,900	9,100	12,200	...	4,800	7,200
Mean.....dollars..	8,800	7,600	11,700	9,300	9,700	5,900	8,800	12,700	...	5,900	8,400

Table 5d. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Total

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	345	42	29	45	77	13	83	9	1	21	26
5.0 percent.....	172	15	12	14	10	-	81	-	-	33	8
5.1 to 5.9 percent.....	699	139	135	147	121	4	68	37	7	13	28
6.0 percent.....	1,224	304	78	547	22	25	27	20	3	165	32
6.1 to 6.4 percent.....	106	10	8	43	3	0	35	-	-	5	2
6.5 to 6.9 percent.....	480	91	26	286	10	8	13	8	4	30	4
7.0 percent.....	478	158	9	196	-	1	1	1	3	96	12
7.1 to 7.4 percent.....	68	12	3	29	3	1	16	1	-	3	1
7.5 to 7.9 percent.....	356	102	34	153	4	1	11	31	-	12	8
8.0 percent.....	336	133	15	119	3	5	1	1	2	52	4
8.1 to 8.4 percent.....	17	1	1	11	-	-	-	-	-	2	2
8.5 to 8.9 percent.....	161	39	25	64	1	5	6	14	-	3	4
9.0 percent.....	29	9	2	10	-	-	-	-	1	5	2
9.1 to 9.9 percent.....	15	3	1	7	1	-	-	-	1	-	1
10.0 percent or more.....	47	10	1	7	1	5	-	-	-	8	14
Median.....	6.0	6.7	6.0	6.7	5.4	6.0	5.2	6.0	...	6.0	6.0

## Variable Interest Rate on First Mortgage

Yes.....	495	124	42	273	4	3	8	-	-	21	20
No.....	4,036	943	336	1,405	252	66	334	124	22	426	128
Not reported.....	1	-	1	-	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	407	237	4	35	-	16	1	-	-	86	28
8 to 12 years.....	700	252	11	212	5	36	7	-	6	136	34
13 to 17 years.....	629	179	16	307	10	1	14	-	-	85	16
18 to 22 years.....	1,049	190	90	587	40	3	52	4	5	59	19
23 to 27 years.....	883	103	119	388	99	10	102	14	8	26	14
28 to 32 years.....	662	66	133	143	101	3	77	106	2	9	25
33 to 37 years.....	98	1	6	3	1	-	82	-	-	3	3
38 years or more.....	9	-	-	-	-	-	7	-	-	3	-
No stated term.....	95	38	1	4	-	-	-	-	1	39	11
Median.....	20.2	13.6	25.8	20.4	26.6	10.5	27.7	30.0	...	12.2	15.2

## Location of First Mortgage Holder

Property in Northeast region.....	926	264	280	258	22	3	26	4	4	48	19
Lender in Northeast.....	888	263	280	258	19	3	-	-	4	45	18
Lender in North Central.....	1	-	-	-	-	-	-	-	-	-	1
Lender in South.....	33	1	-	-	-	-	26	4	-	1	-
Lender in West.....	1	-	-	-	-	-	-	-	-	1	-
Lender outside United States.....	3	-	-	-	3	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	1,306	408	16	518	40	6	103	19	4	163	28
Lender in Northeast.....	28	3	5	1	17	1	-	-	-	-	1
Lender in North Central.....	1,141	405	11	516	22	2	-	-	4	155	27
Lender in South.....	133	1	-	1	-	2	103	19	-	5	-
Lender in West.....	3	-	-	-	1	-	-	-	-	1	-
Lender outside United States.....	1	-	-	-	-	-	-	-	-	1	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in South region.....	1,757	293	62	752	143	56	159	67	8	153	64
Lender in Northeast.....	162	19	57	25	47	1	-	-	-	-	13
Lender in North Central.....	24	4	-	4	12	-	-	-	-	-	4
Lender in South.....	1,555	271	5	714	78	55	159	67	8	153	45
Lender in West.....	13	-	-	8	4	-	-	-	-	-	1
Lender outside United States.....	1	-	-	-	1	-	-	-	-	-	-
Not reported.....	1	-	-	1	-	-	-	-	-	-	-
Property in West region.....	543	102	22	149	52	4	53	34	6	83	38
Lender in Northeast.....	70	3	11	9	43	-	-	-	-	-	3
Lender in North Central.....	15	3	-	3	3	-	-	-	4	2	-
Lender in South.....	89	-	-	-	-	2	53	34	-	-	-
Lender in West.....	370	96	11	137	6	3	-	-	2	81	34
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Servicing of First Mortgage

Holder.....	3,875	1,019	284	1,606	98	64	309	3	20	362	110
Agent.....	657	48	95	72	158	5	33	121	3	84	38

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,553	959	257	1,529	104	19	149	15	19	395	108
Purchased from present servicer.....	650	49	78	75	113	9	182	104	1	16	24
Purchased from someone else.....	258	30	41	56	38	40	10	6	3	21	14
Not reported.....	71	30	3	18	1	1	2	-	-	14	3



Table 5d. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Total

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,588	669	327	1,331	245	52	320	124	17	393	108
Less than 40 percent.....	98	36	8	30	3	1	-	2	-	17	1
40 to 49 percent.....	104	34	10	39	4	-	3	-	-	9	5
50 to 59 percent.....	191	57	17	70	13	1	5	2	1	14	8
60 to 69 percent.....	374	100	29	157	26	1	18	3	3	26	12
70 to 79 percent.....	568	119	61	276	40	4	23	3	0	29	13
80 to 89 percent.....	680	107	59	298	54	4	40	11	3	83	22
90 to 94 percent.....	393	60	35	140	34	8	32	14	4	52	14
95 to 99 percent.....	433	65	59	103	33	15	66	35	3	39	14
100 percent or more.....	666	75	44	187	32	15	122	53	4	118	16
Not reported.....	83	18	6	30	4	4	10	1	-	7	3
Median.....	86	78	86	82	86	96	97	98	...	91	85
Other properties.....	944	398	52	347	11	17	21	-	5	53	40

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	668	242	38	207	32	14	31	4	4	79	18
20 to 29 percent.....	452	144	34	159	24	6	18	3	1	42	21
30 to 39 percent.....	475	142	29	179	33	4	21	3	1	46	16
40 to 49 percent.....	556	129	49	237	45	9	27	3	1	42	15
50 to 59 percent.....	593	120	65	243	40	5	39	6	4	53	17
60 to 69 percent.....	577	99	66	235	31	7	51	16	1	57	15
70 to 79 percent.....	481	67	38	198	19	9	58	17	3	54	19
80 to 89 percent.....	312	53	31	89	17	4	43	32	3	29	12
90 to 99 percent.....	194	22	12	48	7	5	43	26	1	23	6
100 percent or more.....	61	18	4	18	1	3	5	8	0	3	2
Not reported.....	164	33	13	64	7	4	6	7	3	19	8
Median.....	50	39	55	51	47	50	66	82	...	50	50

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	4,525	1,063	379	1,678	256	69	342	124	22	444	148
Interest and principal.....	4,471	1,046	379	1,675	256	64	342	124	21	419	144
Fully amortized.....	4,175	921	371	1,621	255	59	335	124	17	346	125
Partially amortized.....	296	125	8	54	1	5	7	-	4	73	19
Principal only.....	22	1	-	1	-	5	-	-	1	13	-
Fully amortized.....	18	1	-	1	-	5	-	-	1	9	-
Partially amortized.....	4	-	-	-	-	-	-	-	-	4	-
Interest only.....	33	15	-	1	-	-	-	-	-	12	4
No regular payment required.....	7	5	-	-	-	-	-	-	-	2	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal	4,471	1,046	379	1,675	256	64	342	124	21	419	144
Real estate taxes and property insurance.....	1,750	251	175	745	202	15	159	120	5	37	41
With no other items.....	941	109	59	483	64	8	129	30	5	37	16
With other items.....	809	142	115	262	138	7	30	90	-	-	25
Real estate taxes only.....	344	50	99	157	5	-	4	1	4	15	9
Property insurance only.....	84	19	-	38	1	1	3	1	3	11	8
Other combinations or no other items.....	2,292	726	106	735	47	48	176	1	9	356	87
No regular payments of interest and principal..	62	21	-	2	-	5	-	-	1	28	4

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	4,525	1,063	379	1,678	256	69	342	124	22	444	148
Less than \$50.....	716	137	37	260	44	20	91	7	7	94	19
\$50 to \$59.....	557	138	39	165	30	10	72	9	4	69	22
\$60 to \$69.....	570	126	47	183	40	15	59	17	4	63	17
\$70 to \$79.....	537	131	44	186	33	6	51	18	-	55	14
\$80 to \$89.....	439	103	50	168	17	5	18	16	-	44	19
\$90 to \$99.....	361	57	34	153	32	4	27	15	3	20	15
\$100 to \$119.....	546	143	43	230	29	3	13	20	1	46	17
\$120 to \$149.....	427	104	42	188	17	4	6	17	3	33	14
\$150 to \$174.....	148	50	15	61	5	1	3	2	-	11	-
\$175 to \$199.....	87	19	14	43	6	1	-	-	-	3	1
\$200 to \$249.....	83	25	10	32	3	-	-	1	2	5	5
\$250 to \$299.....	20	8	3	5	-	-	1	1	-	2	-
\$300 or more.....	34	21	2	4	-	-	-	1	-	1	5
Median.....dollars..	77	79	84	82	74	62	61	87	...	69	81
Mean.....dollars..	88	95	95	90	82	68	64	94	...	76	97
No regular payments required.....	7	5	-	-	-	-	-	-	-	2	-

Table 5d. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Total****MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued****Current Status of First Mortgage Payments**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Current or ahead of schedule.....	4,172	1,001	355	1,558	245	63	300	118	19	379	135
Delinquent (30 days or more).....	306	46	20	104	9	5	42	4	4	60	12
1 to 3 payments.....	227	30	19	80	7	3	40	4	1	35	7
4 or more payments.....	78	16	1	24	1	2	1	-	3	24	5
Foreclosure in process.....	13	1	-	5	1	-	1	-	-	4	-
Foreclosure not in process.....	65	14	1	19	-	2	-	-	3	20	5
Not reported.....	48	16	4	16	3	1	-	1	-	5	1
No regular payments required.....	7	5	-	-	-	-	-	-	-	2	-

**Interest and Principal Payments on First Mortgage as  
Percent of Income**

Regular payments of interest and/or principal..	4,525	1,063	379	1,678	256	69	342	124	22	444	148
Less than 5 percent.....	334	82	35	103	29	4	34	3	3	30	11
5 to 9 percent.....	1,982	459	162	740	147	18	166	55	8	164	61
10 to 14 percent.....	1,175	251	114	489	45	16	80	25	5	117	33
15 to 19 percent.....	433	101	27	160	15	12	28	19	3	53	14
20 to 24 percent.....	152	40	9	57	4	7	9	4	1	16	4
25 to 29 percent.....	85	21	6	12	2	4	7	7	1	15	9
30 to 34 percent.....	42	13	1	16	-	1	1	1	-	5	4
35 to 39 percent.....	31	15	-	8	-	1	2	-	-	4	1
40 to 49 percent.....	28	8	-	8	-	2	1	3	-	6	1
50 percent or more.....	48	18	1	13	-	2	5	1	-	6	1
Not reported or not computed.....	217	54	23	73	15	1	8	6	1	28	7
Median.....	9	9	9	9	8	13	8	10	...	10	9
No regular payments required.....	7	5	-	-	-	-	-	-	-	2	-

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	3,948	969	333	1,480	233	56	285	97	19	348	128
Less than \$10.....	1,051	287	37	386	69	27	104	26	6	77	32
\$10 to \$14.....	779	164	32	321	66	9	73	20	4	66	23
\$15 to \$19.....	584	137	45	242	19	1	51	19	2	49	20
\$20 to \$24.....	455	118	73	155	29	1	11	7	-	42	18
\$25 to \$29.....	291	76	38	93	22	1	16	4	3	27	8
\$30 to \$39.....	285	62	61	105	12	1	9	10	-	20	4
\$40 to \$49.....	87	25	23	27	1	-	1	2	-	8	-
\$50 to \$59.....	30	9	4	6	3	1	1	-	-	5	-
\$60 or more.....	46	10	3	21	2	1	2	1	-	5	-
Not reported or not computed.....	341	81	17	122	9	11	15	8	4	49	23
Median.....dollars..	14	14	22	14	13	8	12	14	...	15	14
Acquired 1970 and 1971 (part).....	585	98	46	198	23	13	57	27	4	99	20

**Selected Annual Housing Costs as Percent of Income**

Acquired before 1970.....	3,948	969	333	1,480	233	56	285	97	19	348	128
Less than 5 percent.....	7	1	-	1	3	-	-	-	-	1	-
5 to 9 percent.....	286	73	12	87	30	5	33	5	1	24	15
10 to 14 percent.....	974	219	73	378	80	10	88	19	6	70	31
15 to 19 percent.....	935	230	85	358	53	7	65	24	1	84	26
20 to 24 percent.....	582	147	63	245	19	12	29	13	3	40	12
25 to 29 percent.....	296	81	34	98	14	5	18	9	3	24	11
30 to 34 percent.....	156	33	14	53	4	5	15	11	1	18	1
35 to 39 percent.....	88	16	4	39	4	1	3	-	1	15	5
40 to 49 percent.....	100	29	11	22	3	4	8	3	1	13	7
50 percent or more.....	133	43	5	58	1	1	6	3	-	11	5
Not reported or not computed.....	391	96	32	141	23	5	21	10	1	48	13
Median.....	17	18	18	17	14	21	15	18	...	18	17
Acquired 1970 and 1971 (part).....	585	98	46	198	23	13	57	27	4	99	20



Table 5d. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	228	43	11	90	6	9	29	27	1	4	8
1967 and 1968.....	316	73	34	119	11	6	43	7	1	12	9
1965 and 1966.....	359	65	38	177	23	4	19	9	1	14	9
1960 to 1964.....	735	134	67	306	57	17	49	19	8	48	30
1950 to 1959.....	1,133	224	117	397	118	11	92	42	3	93	36
1940 to 1949.....	453	119	24	184	21	9	30	8	2	48	8
1939 or earlier.....	1,164	369	79	358	15	12	71	8	3	209	40
Not reported.....	144	40	11	47	5	1	8	3	3	18	9
Value											
Less than \$5,000.....	117	28	1	16	4	6	7	-	1	48	5
\$5,000 to \$7,499.....	288	83	5	88	-	11	20	-	2	68	10
\$7,500 to \$9,999.....	354	92	5	105	8	17	38	5	1	68	15
\$10,000 to \$12,499.....	554	125	25	194	31	12	69	14	1	65	17
\$12,500 to \$14,999.....	338	62	25	121	21	5	42	23	1	30	8
\$15,000 to \$17,499.....	613	144	40	237	36	5	59	22	6	45	19
\$17,500 to \$19,999.....	405	96	41	156	31	1	29	25	-	15	12
\$20,000 to \$24,999.....	609	127	68	260	41	5	37	15	3	35	20
\$25,000 to \$29,999.....	431	96	57	178	35	1	18	5	1	20	19
\$30,000 to \$39,999.....	420	113	59	168	23	1	12	4	1	28	11
\$40,000 to \$49,999.....	141	34	21	57	17	-	1	3	-	4	4
\$50,000 or more.....	98	35	18	34	3	-	3	1	2	3	1
Not reported.....	164	33	13	64	7	4	6	7	3	19	8
Median.....dollars..	17,200	17,200	22,900	18,200	19,400	9,800	14,500	16,900	...	11,100	17,100
Mean.....dollars..	19,000	19,600	24,700	19,800	21,000	10,900	15,300	17,700	...	13,100	17,900
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	1,887	402	160	647	65	31	194	85	8	235	60
Less than 1.0.....	369	101	14	99	6	4	28	9	5	93	12
1.0 to 1.4.....	505	105	31	185	21	8	65	27	-	46	19
1.5 to 1.9.....	461	90	62	161	20	9	46	18	-	44	11
2.0 to 2.4.....	235	43	26	106	8	2	13	13	1	17	5
2.5 to 2.9.....	111	21	11	39	4	2	15	8	1	4	4
3.0 to 3.4.....	39	6	7	10	1	4	6	1	-	3	-
3.5 to 3.9.....	22	5	1	7	-	-	2	1	-	5	-
4.0 or more.....	58	8	4	17	-	3	13	3	-	7	4
Not reported or not computed.....	86	23	4	23	5	-	5	5	-	16	4
Median.....	1.5	1.4	1.7	1.5	1.5	...	1.5	1.6	...	1.1	1.4
Other properties.....	2,646	666	219	1,031	191	38	147	39	15	212	88
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	99	23	5	35	3	2	11	3	-	14	3
25 to 34 years.....	1,009	216	96	368	40	12	100	53	7	93	24
35 to 44 years.....	1,287	304	117	467	78	18	92	36	5	129	41
45 to 54 years.....	1,186	293	106	438	78	13	89	20	4	103	41
55 to 64 years.....	621	160	32	245	43	13	31	10	4	55	29
65 years or over.....	256	50	16	99	10	9	18	-	1	45	8
Not reported.....	75	22	7	26	4	1	1	2	1	8	3
Median.....	44	44	42	44	46	46	41	36	...	44	46
Race of Principal Owner											
White.....	4,213	995	365	1,592	242	45	314	107	20	401	133
Negro.....	201	39	6	43	9	22	22	17	1	33	9
Other.....	31	11	1	10	-	2	1	-	-	3	3
Not reported.....	88	22	7	34	5	-	4	-	1	10	4
Sex of Principal Owner											
Male.....	4,119	972	343	1,524	227	60	325	113	21	397	137
Female.....	372	89	33	138	25	9	12	11	1	44	11
Not reported.....	42	7	4	16	4	-	4	-	-	6	-

Table 5d. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Total****OWNER CHARACTERISTICS--Continued****Veteran Status**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	2,529	600	236	923	165	27	203	70	8	213	85
Vietnam conflict.....	287	59	23	100	23	4	32	17	-	20	9
Korean conflict.....	509	134	52	178	30	1	44	9	4	44	12
Korean conflict and World War II.....	87	26	10	32	3	0	1	3	-	5	6
World War II.....	1,219	289	108	461	78	17	94	23	1	98	51
World War I.....	38	9	-	13	-	2	-	-	1	11	1
Other service.....	389	84	42	138	31	2	31	19	1	34	6
Nonveteran.....	1,902	445	135	724	86	38	131	51	13	221	58
Not reported.....	101	22	8	31	5	4	8	3	1	13	6

**Income**

Less than \$2,000.....	86	16	1	30	-	4	13	3	-	17	1
\$2,000 to \$3,999.....	222	52	8	68	7	17	21	3	-	36	11
\$4,000 to \$5,999.....	362	76	25	105	8	13	34	15	8	58	21
\$6,000 to \$7,999.....	554	140	30	198	27	13	50	11	4	69	14
\$8,000 to \$9,999.....	697	157	40	251	32	10	87	25	3	72	20
\$10,000 to \$12,499.....	895	206	79	370	49	3	58	26	4	79	21
\$12,500 to \$14,999.....	530	128	67	189	29	5	40	12	-	35	23
\$15,000 to \$19,999.....	615	157	67	238	55	4	20	14	2	41	17
\$20,000 to \$24,999.....	187	47	22	79	15	-	5	4	-	8	6
\$25,000 to \$34,999.....	122	16	8	63	16	-	4	4	-	3	7
\$35,000 or more.....	50	18	10	15	3	-	-	1	2	1	-
Not reported.....	213	53	23	72	15	1	8	6	1	27	7
Median.....dollars..	10,700	10,800	12,400	11,000	12,400	6,100	9,100	10,300	...	8,800	10,500
Mean.....dollars..	11,700	12,200	13,400	12,100	13,600	6,800	9,300	11,300	...	9,100	11,200



Table 1e. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	Total properties	Non-mortgaged properties	Mortgaged properties	Northeast	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	7,100	2,763	4,337	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	460	253	207
Inside SMSA's.....	5,511	2,100	3,410	5 rooms.....	1,270	521	749
1,000,000 or more.....	677	307	371	6 rooms.....	2,186	891	1,295
250,000 to 999,999.....	202	110	93	7 rooms.....	1,397	469	928
50,000 to 249,999.....	771	308	464	8 rooms.....	920	304	616
10,000 to 49,999.....	1,017	350	668	9 rooms or more.....	737	256	481
Less than 10,000 and rural.....	2,843	1,027	1,816	Not reported.....	129	68	61
Outside SMSA's.....	1,589	663	926	Median.....	6.2	6.1	6.4
10,000 or more.....	339	143	196	Purchase Price			
2,500 to 9,999.....	275	111	163	Properties acquired by purchase 1967 to 1971 (part).....	1,688	196	1,491
Less than 2,500 and rural.....	976	408	567	Less than \$5,000.....	47	24	22
Manner of Acquisition				\$5,000 to \$7,499.....	70	12	58
By purchase.....	6,651	2,353	4,298	\$7,500 to \$9,999.....	88	11	78
Placed one new mortgage.....	5,031	1,245	3,786	\$10,000 to \$12,499.....	111	15	96
Placed two or more new mortgages.....	112	36	76	\$12,500 to \$14,999.....	126	11	115
Assumed mortgage(s) already on property.....	447	110	337	\$15,000 to \$17,499.....	183	21	162
Assumed mortgage already on property and placed new mortgage.....	50	18	32	\$17,500 to \$19,999.....	168	13	155
All cash.....	779	744	35	\$20,000 to \$24,999.....	319	26	293
Borrowed other than with mortgage.....	222	192	30	\$25,000 to \$29,999.....	203	17	186
Other.....	10	8	1	\$30,000 to \$34,999.....	139	17	122
Not by purchase.....	353	316	37	\$35,000 to \$39,999.....	64	8	56
Inheritance or gift.....	352	315	37	\$40,000 to \$49,999.....	86	10	76
Other.....	2	2	-	\$50,000 or more.....	70	9	61
Not reported.....	95	94	1	Not reported.....	12	2	10
Source of Downpayment				Median.....dollars..	20,700	18,200	20,900
Purchased 1965 to 1971 (part).....	2,030	268	1,762	Other properties.....	5,412	2,567	2,845
Sale of previous home.....	562	95	466	Value			
Sale of other real property or other investments.....	69	15	53	Less than \$5,000.....	108	90	19
Savings.....	925	105	819	\$5,000 to \$7,499.....	274	203	71
Borrowing other than mortgage on this property..	156	14	142	\$7,500 to \$9,999.....	326	188	138
Gift.....	44	4	40	\$10,000 to \$12,499.....	557	322	235
Land on which structure was built.....	23	-	23	\$12,500 to \$14,999.....	321	142	179
Other.....	22	2	20	\$15,000 to \$17,499.....	724	304	420
No downpayment required.....	92	4	88	\$17,500 to \$19,999.....	555	195	359
Not reported.....	137	26	111	\$20,000 to \$24,999.....	1,065	357	708
Other properties.....	5,070	2,495	2,575	\$25,000 to \$29,999.....	934	275	659
Land and Building Acquisition				\$30,000 to \$39,999.....	1,102	270	833
During same 12-month period.....	5,980	2,243	3,737	\$40,000 to \$49,999.....	392	105	287
Acquired land previously.....	466	256	210	\$50,000 or more.....	417	125	292
Land not owned by building owner.....	53	25	28	Not reported.....	324	187	137
Not reported.....	601	239	362	Median.....dollars..	22,500	18,000	24,800
Year Property Acquired				Mean.....dollars..	24,200	20,500	26,400
1969 to 1971 (part).....	963	147	816	Purchase Price as Percent of Value			
1967 and 1968.....	798	117	681	Acquired by purchase.....	6,651	2,353	4,298
1965 and 1966.....	741	143	598	Purchased 1967 to 1971 (part).....	1,688	196	1,491
1960 to 1964.....	1,318	296	1,022	Less than 80 percent.....	527	66	462
1955 to 1959.....	1,144	421	724	80 to 89 percent.....	422	36	386
1950 to 1954.....	820	474	345	90 to 94 percent.....	192	21	171
1949 or earlier.....	1,292	1,142	150	95 to 99 percent.....	145	21	124
Not reported.....	23	23	-	100 percent or more.....	376	48	328
Year Built				Not reported.....	24	4	20
1969 and 1970 (part).....	157	24	133	Median.....	87	88	87
1967 and 1968.....	223	32	191	Purchased 1960 to 1966.....	1,978	373	1,606
1965 and 1966.....	306	47	259	Less than 60 percent.....	423	94	329
1960 to 1964.....	700	124	576	60 to 79 percent.....	886	150	736
1950 to 1959.....	1,762	477	1,285	80 to 89 percent.....	340	53	287
1940 to 1949.....	760	319	441	90 to 99 percent.....	122	28	94
1939 or earlier.....	2,989	1,644	1,345	100 percent or more.....	90	25	64
Not reported.....	202	96	106	Not reported.....	119	23	96
				Median.....	71	71	72
				Purchased 1959 or earlier.....	2,985	1,784	1,201
				Less than 40 percent.....	694	533	161
				40 to 59 percent.....	868	458	410
				60 to 79 percent.....	782	383	399
				80 to 99 percent.....	333	183	150
				100 percent or more.....	78	54	24
				Not reported.....	231	173	58
				Median.....	56	52	60
				Not acquired by purchase.....	448	410	38

Table 1e. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	Total properties	Non-mortgaged properties	Mortgaged properties	Northeast	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	1,688	196	1,491	Acquired before 1970.....	6,610	2,671	3,939
Less than 1.0.....	239	39	200	Less than 5 percent.....	128	117	11
1.0 to 1.4.....	399	26	373	5 to 9 percent.....	923	722	201
1.5 to 1.9.....	430	26	403	10 to 14 percent.....	1,277	475	801
2.0 to 2.4.....	253	24	229	15 to 19 percent.....	1,232	275	957
2.5 to 2.9.....	112	16	95	20 to 24 percent.....	884	168	716
3.0 to 3.4.....	67	12	55	25 to 29 percent.....	502	87	415
3.5 to 3.9.....	27	7	20	30 to 34 percent.....	241	71	170
4.0 or more.....	60	26	34	35 to 39 percent.....	137	47	89
Not reported or not computed.....	101	20	82	40 to 49 percent.....	150	68	82
Median.....	1.6	1.9	1.6	50 percent or more.....	206	111	95
Other properties.....	5,412	2,567	2,845	Not reported or not computed.....	932	529	402
				Median.....	17	12	18
				Acquired 1970 and 1971 (part).....	489	92	398
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Selected Monthly Housing Costs				Age of Principal Owner			
Acquired before 1970.....	6,610	2,671	3,939	Less than 25 years.....	61	14	47
Less than \$50.....	296	289	7	25 to 34 years.....	953	57	896
\$50 to \$59.....	264	260	4	35 to 44 years.....	1,517	194	1,323
\$60 to \$69.....	292	288	4	45 to 54 years.....	1,790	583	1,207
\$70 to \$79.....	301	287	14	55 to 64 years.....	1,365	754	611
\$80 to \$89.....	303	276	27	65 years or over.....	1,293	1,112	181
\$90 to \$99.....	279	213	66	Not reported.....	122	49	73
\$100 to \$119.....	516	304	212	Median.....	50	62	44
\$120 to \$149.....	752	237	515	Race of Principal Owner			
\$150 to \$174.....	654	96	557	White.....	6,662	2,613	4,049
\$175 to \$199.....	617	48	568	Negro.....	261	83	177
\$200 to \$224.....	537	35	502	Other.....	25	5	19
\$225 to \$249.....	338	14	324	Not reported.....	153	62	91
\$250 to \$274.....	258	13	245	Sex of Principal Owner			
\$275 to \$299.....	201	12	189	Male.....	5,881	1,961	3,920
\$300 or more.....	528	21	507	Female.....	1,141	763	378
Not reported.....	476	278	198	Not reported.....	78	39	39
Median.....dollars..	152	82	195	Veteran Status			
Acquired 1970 and 1971 (part).....	489	92	398	Veteran.....	3,600	970	2,630
Real Estate Tax				Vietnam conflict.....	226	17	209
Acquired before 1970.....	6,610	2,671	3,939	Korean conflict.....	622	61	561
Less than \$100.....	183	129	54	Korean conflict and World War II.....	111	17	94
\$100 to \$199.....	466	303	163	World War II.....	1,935	636	1,299
\$200 to \$299.....	572	331	242	World War I.....	217	184	33
\$300 to \$349.....	403	178	225	Other service.....	489	55	434
\$350 to \$399.....	349	176	173	Nonveteran.....	3,319	1,717	1,602
\$400 to \$449.....	425	194	231	Not reported.....	181	76	104
\$450 to \$499.....	332	119	214	Persons in Household			
\$500 to \$549.....	374	134	240	1 person.....	594	472	122
\$550 to \$599.....	298	110	189	2 persons.....	1,905	1,106	799
\$600 to \$699.....	596	201	396	3 persons.....	1,269	488	781
\$700 to \$799.....	468	136	333	4 persons.....	1,302	287	1,015
\$800 or more.....	1,907	467	1,440	5 persons.....	970	186	783
Not reported.....	235	194	41	6 persons or more.....	904	153	751
Median.....dollars..	563	431	655	Not reported.....	156	71	85
Acquired 1970 and 1971 (part).....	489	92	398	Median.....	3.2	2.2	3.9
Real Estate Tax Per \$1,000 Value				Income			
Acquired before 1970.....	6,610	2,671	3,939	Less than \$2,000.....	225	194	31
Less than \$10.....	155	88	68	\$2,000 to \$3,999.....	414	357	57
\$10 to \$14.....	427	221	206	\$4,000 to \$5,999.....	484	325	159



Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	4,337	4,222	115	658	647	11	644	629	15	3,035	2,946	89
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	4,222	4,222	-	647	647	-	629	629	-	2,946	2,946	-
2.....	112	-	112	11	-	11	15	-	15	86	-	86
3 or more.....	3	-	3	-	-	-	-	-	-	3	-	3
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	4,300	4,187	114	658	647	11	642	627	15	3,000	2,912	88
Contract to purchase.....	36	35	1	-	-	-	1	1	-	35	34	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	3,426	3,343	83	560	550	10	554	540	14	2,312	2,252	60
Mortgage assumed at time property acquired.....	354	338	15	86	84	1	83	82	1	185	173	13
Mortgage placed later than acquisition of property.....	557	540	17	13	13	-	7	7	-	538	521	17
Refinanced mortgage: Same lender.....	312	304	8	6	6	-	5	5	-	301	292	8
Different lender.....	125	120	4	5	5	-	-	-	-	119	115	4
Mortgage placed on property owned free and clear of debt.....	121	116	4	1	1	-	1	1	-	118	114	4
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	557	540	17	13	13	0	7	7	-	538	521	17
Renew or extend loan that had fallen due, without increasing outstanding balance.....	38	38	-	4	4	-	-	-	-	34	34	-
Secure better terms.....	80	78	1	1	1	-	1	1	-	77	76	1
Provide funds for additions, improvements, or repairs to this property.....	245	237	8	6	6	-	-	-	-	240	231	8
Provide funds for investment in other real estate.....	23	23	-	-	-	-	-	-	-	23	23	-
Provide funds for other types of investments.....	22	22	-	-	-	-	-	-	-	22	22	-
Provide funds for educational or medical expenses.....	25	25	-	1	1	-	-	-	-	24	24	-
Other reasons.....	55	51	4	-	-	-	1	1	-	53	49	4
Not reported.....	69	66	3	-	-	-	4	4	-	64	62	3
Other properties.....	3,780	3,681	98	645	634	11	637	622	15	2,497	2,425	72
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	913	883	30	184	183	1	58	57	1	671	644	27
1967 and 1968.....	789	767	22	103	100	3	78	77	1	607	589	18
1965 and 1966.....	657	639	18	84	83	1	44	43	1	528	513	15
1960 to 1964.....	1,106	1,084	22	162	161	1	128	126	3	816	798	18
1955 to 1959.....	638	622	16	97	96	1	213	206	7	328	320	8
1950 to 1954.....	207	204	3	21	19	1	115	115	-	71	70	1
1949 or earlier.....	27	23	4	7	5	1	7	5	1	14	12	1
First Mortgage Loan												
Less than \$5,000.....	238	229	9	5	5	-	7	7	-	226	217	9
\$5,000 to \$7,499.....	463	449	13	39	37	1	37	36	1	387	377	11
\$7,500 to \$9,999.....	602	580	22	97	94	3	118	112	6	387	374	13
\$10,000 to \$12,499.....	864	841	23	141	138	3	167	164	4	556	539	17
\$12,500 to \$14,999.....	654	646	8	146	146	-	137	137	-	371	363	8
\$15,000 to \$17,499.....	551	541	10	115	115	-	87	86	1	348	340	8
\$17,500 to \$19,999.....	301	294	7	55	55	-	37	34	3	209	205	4
\$20,000 to \$24,999.....	373	361	12	49	46	3	35	35	-	289	280	9
\$25,000 to \$29,999.....	168	162	6	11	10	1	17	17	-	140	135	4
\$30,000 to \$39,999.....	88	82	5	-	-	-	-	-	-	88	82	5
\$40,000 to \$49,999.....	23	23	-	-	-	-	-	-	-	23	23	-
\$50,000 or more.....	11	11	-	-	-	-	-	-	-	11	11	-
Median.....dollars..	12,500	12,500	11,300	13,300	13,300	...	12,300	12,400	...	12,300	12,300	11,600
Mean.....dollars..	13,500	13,500	13,300	13,500	13,500	...	13,000	13,000	...	13,700	13,700	13,400

Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt												
Less than \$5,000.....	1,012	987	26	72	70	3	165	161	4	775	756	19
\$5,000 to \$7,499.....	661	635	27	93	92	1	125	121	4	443	422	22
\$7,500 to \$9,999.....	613	599	13	102	99	3	111	110	1	400	390	9
\$10,000 to \$12,499.....	568	559	9	139	139	-	82	81	1	347	339	8
\$12,500 to \$14,999.....	479	474	6	93	93	-	66	64	2	321	317	4
\$15,000 to \$17,499.....	350	343	7	78	78	-	38	36	1	235	229	6
\$17,500 to \$19,999.....	214	204	11	37	35	3	24	22	1	153	147	7
\$20,000 to \$24,999.....	257	250	7	37	37	-	24	24	-	196	189	7
\$25,000 to \$29,999.....	103	94	8	7	6	1	9	9	-	87	80	7
\$30,000 to \$39,999.....	60	59	1	-	-	-	-	-	-	60	59	1
\$40,000 to \$49,999.....	14	14	-	-	-	-	-	-	-	14	14	-
\$50,000 or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Median.....dollars..	9,500	9,500	8,400	11,100	11,100	...	8,200	8,200	...	9,300	9,300	8,600
Mean.....dollars..	10,600	10,600	11,000	11,300	11,300	...	9,100	9,100	...	10,700	10,700	11,300
Total Mortgage Outstanding Debt												
Less than \$5,000.....	1,000	987	13	72	70	3	162	161	1	765	756	9
\$5,000 to \$7,499.....	649	635	15	92	92	-	125	121	4	433	422	11
\$7,500 to \$9,999.....	614	599	15	99	99	-	113	110	3	402	390	12
\$10,000 to \$12,499.....	571	559	12	142	139	3	82	81	1	347	339	8
\$12,500 to \$14,999.....	491	474	18	94	93	1	66	64	1	332	317	15
\$15,000 to \$17,499.....	347	343	4	78	78	-	38	36	1	232	229	3
\$17,500 to \$19,999.....	206	204	3	36	35	1	22	22	-	148	147	1
\$20,000 to \$24,999.....	267	250	17	38	37	1	26	24	1	203	189	14
\$25,000 to \$29,999.....	104	94	9	7	6	1	11	9	2	86	80	6
\$30,000 to \$39,999.....	67	59	8	-	-	-	-	-	-	67	59	8
\$40,000 to \$49,999.....	15	14	1	-	-	-	-	-	-	15	14	1
\$50,000 or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Median.....dollars..	9,600	9,500	12,800	11,100	11,100	...	8,200	8,200	...	9,400	9,300	13,200
Mean.....dollars..	10,700	10,600	14,900	11,300	11,300	...	9,100	9,100	...	10,900	10,700	15,700
Interest Rate on First Mortgage												
Less than 5.0 percent.....	524	513	11	63	60	3	349	341	8	112	112	-
5.0 percent.....	210	205	6	24	24	-	7	7	-	180	174	6
5.1 to 5.9 percent.....	1,320	1,290	30	325	321	4	175	169	6	821	801	20
6.0 percent.....	1,200	1,164	36	62	62	-	52	52	-	1,086	1,050	36
6.1 to 6.4 percent.....	53	53	-	1	1	-	-	-	-	52	52	-
6.5 to 6.9 percent.....	149	142	7	33	30	3	19	19	-	97	93	4
7.0 percent.....	242	237	5	4	4	-	1	1	-	236	231	5
7.1 to 7.4 percent.....	77	76	1	3	3	-	1	1	-	73	71	1
7.5 to 7.9 percent.....	316	303	13	67	65	1	29	27	1	220	211	10
8.0 percent.....	72	71	1	10	10	-	3	3	-	59	58	1
8.1 to 8.4 percent.....	17	17	-	-	-	-	-	-	-	17	17	-
8.5 to 8.9 percent.....	131	125	6	66	66	-	8	8	-	57	51	6
9.0 percent.....	6	6	-	-	-	-	-	-	-	6	6	-
9.1 to 9.9 percent.....	5	5	-	-	-	-	-	-	-	5	5	-
10.0 percent or more.....	14	14	-	-	-	-	-	-	-	14	14	-
Median.....	6.0	6.0	6.0	5.8	5.8	...	4.6	4.6	...	6.0	6.0	6.0
Term of First Mortgage												
Less than 8 years.....	75	73	1	-	-	-	-	-	-	75	73	1
8 to 12 years.....	295	284	11	-	-	-	7	5	1	288	279	10
13 to 17 years.....	375	363	12	15	15	-	12	12	-	348	336	12
18 to 22 years.....	1,209	1,176	34	104	101	3	112	109	3	994	965	28
23 to 27 years.....	1,392	1,356	35	241	237	4	169	164	6	981	956	26
28 to 32 years.....	890	871	19	296	292	4	343	338	5	251	241	10
33 to 37 years.....	16	16	-	-	-	-	-	-	-	16	16	-
38 years or more.....	5	5	-	3	3	-	-	-	-	3	3	-
No stated term.....	80	77	3	-	-	-	-	-	-	80	77	3
Median.....	23.6	23.6	22.7	27.3	27.3	...	28.3	28.3	...	21.8	21.8	21.5
Holder of First Mortgage												
Commercial bank or trust company.....	790	769	21	92	91	1	76	73	3	622	605	17
Mutual savings bank.....	1,616	1,561	54	307	300	7	384	373	11	925	888	37
Savings and loan association.....	1,386	1,354	32	102	101	1	127	125	1	1,157	1,127	30
Life insurance company.....	135	131	4	40	39	1	33	33	-	62	60	3
Mortgage company.....	29	29	-	19	19	-	-	-	-	10	10	-
Federal agency.....	69	69	-	21	21	-	7	7	-	42	42	-
Federal National Mortgage Association.....	64	64	-	51	51	-	12	12	-	-	-	-
Real estate or construction company.....	10	10	-	1	1	-	-	-	-	8	8	-
Individual or individual's estate.....	150	148	3	-	-	-	-	-	-	150	148	3
Other.....	88	88	-	24	24	-	6	6	-	58	58	-



Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Servicing of First Mortgage												
Holder.....	3,985	3,875	109	486	478	8	549	537	12	2,949	2,860	89
Agent.....	352	346	5	172	169	3	95	92	3	85	85	-
Holder's Acquisition of First Mortgage												
Originated by holder.....	3,650	3,554	96	409	405	4	442	431	11	2,799	2,718	81
Purchased from present servicer.....	307	300	7	124	121	3	92	89	3	91	90	2
Purchased from someone else.....	316	307	9	116	112	4	105	104	1	95	91	4
Not reported.....	63	61	2	8	8	-	5	5	-	49	47	2
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,774	3,676	98	645	634	11	637	622	15	2,492	2,419	72
Less than 40 percent.....	170	163	7	3	3	-	7	7	-	161	154	7
40 to 49 percent.....	143	136	8	1	1	-	10	8	1	133	126	6
50 to 59 percent.....	305	297	8	5	5	-	19	19	-	280	273	8
60 to 69 percent.....	525	503	22	36	35	1	55	53	1	434	415	19
70 to 79 percent.....	836	821	16	75	74	1	70	67	3	692	680	12
80 to 89 percent.....	714	698	16	145	144	1	133	129	3	436	425	11
90 to 94 percent.....	383	374	9	148	144	4	113	111	2	122	118	4
95 to 99 percent.....	353	346	7	180	179	1	118	114	4	55	54	1
100 percent or more.....	271	267	4	40	38	1	103	103	-	128	125	3
Not reported.....	73	71	2	12	12	-	9	9	-	51	49	2
Median.....	78	78	72	91	91	...	90	91	...	73	73	67
Other properties.....	563	546	17	13	13	-	7	7	-	543	527	17
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,774	3,676	98	645	634	11	637	622	15	2,492	2,419	72
Less than 40 percent.....	163	163	-	3	3	-	7	7	-	154	154	-
40 to 49 percent.....	137	136	1	1	1	-	8	8	-	128	126	1
50 to 59 percent.....	298	297	1	5	5	-	19	19	-	274	273	1
60 to 69 percent.....	510	503	7	35	35	-	53	53	-	422	415	7
70 to 79 percent.....	829	821	8	75	74	1	68	67	1	686	680	5
80 to 89 percent.....	718	698	20	145	144	1	131	129	1	442	425	17
90 to 94 percent.....	386	374	12	146	144	1	114	111	3	127	118	8
95 to 99 percent.....	352	346	6	179	179	-	114	114	-	60	54	6
100 percent or more.....	307	267	40	45	38	7	113	103	9	149	125	24
Not reported.....	73	71	2	12	12	-	9	9	-	51	49	2
Median.....	78	78	94	91	91	...	91	91	...	73	73	91
Other properties.....	563	546	17	13	13	-	7	7	-	543	527	17
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	743	734	10	44	41	3	124	123	1	575	570	5
20 to 29 percent.....	564	557	7	44	44	-	113	111	1	407	402	5
30 to 39 percent.....	618	604	13	33	33	-	80	77	3	505	495	10
40 to 49 percent.....	637	624	14	83	83	1	82	80	2	472	462	10
50 to 59 percent.....	598	581	17	124	123	1	71	68	3	403	390	13
60 to 69 percent.....	511	487	24	127	126	1	60	59	1	324	303	21
70 to 79 percent.....	271	256	14	74	73	1	44	43	1	152	141	12
80 to 89 percent.....	152	147	4	61	61	-	33	33	-	57	53	4
90 to 99 percent.....	88	84	4	49	48	1	11	11	-	27	25	2
100 percent or more.....	18	11	7	3	2	1	3	1	2	12	8	4
Not reported.....	137	136	2	15	15	-	22	22	-	100	99	2
Median.....	42	42	57	59	59	...	39	38	...	39	39	59
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	4,335	4,220	115	658	647	11	644	629	15	3,034	2,944	89
Interest and principal.....	4,291	4,179	112	658	647	11	644	629	15	2,989	2,903	87
Fully amortized.....	4,150	4,041	110	654	643	11	635	620	15	2,861	2,777	84
Partially amortized.....	141	138	3	4	4	-	9	9	-	128	126	3
Principal only.....	17	17	-	-	-	-	-	-	-	17	17	-
Fully amortized.....	14	14	-	-	-	-	-	-	-	14	14	-
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	27	24	3	-	-	-	-	-	-	27	24	3
No regular payment required.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.	4,291	4,179	112	658	647	11	644	629	15	2,989	2,903	87
Real estate taxes and property insurance.....	1,691	1,646	45	652	641	11	367	358	9	672	647	25
With no other items.....	838	810	29	4	4	-	292	283	9	543	523	19
With other items.....	853	837	16	648	637	11	75	75	-	129	124	6
Real estate taxes only.....	1,428	1,391	37	3	3	-	229	225	4	1,196	1,163	33
Property insurance only.....	18	18	-	-	-	-	2	2	-	17	17	-
Other combinations or no other items.....	1,153	1,123	30	3	3	-	46	45	1	1,104	1,076	28
No regular payments of interest and principal...	46	43	3	-	-	-	-	-	-	46	43	3
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	4,335	4,220	115	658	647	11	644	629	15	3,034	2,944	89
Less than \$50.....	523	500	22	56	53	3	89	83	6	378	364	14
\$50 to \$59.....	439	428	12	78	78	-	116	116	1	245	234	11
\$60 to \$69.....	527	516	11	77	75	1	120	117	3	331	323	7
\$70 to \$79.....	557	547	10	107	106	1	89	89	-	361	352	9
\$80 to \$89.....	454	439	15	102	101	1	66	65	1	285	273	13
\$90 to \$99.....	369	363	5	70	70	-	45	43	1	254	250	4
\$100 to \$119.....	527	517	10	63	63	-	58	56	3	405	398	7
\$120 to \$149.....	453	440	14	61	59	3	41	41	-	351	340	11
\$150 to \$174.....	212	210	3	29	29	-	11	11	-	172	170	3
\$175 to \$199.....	109	102	7	10	8	1	7	7	-	93	87	6
\$200 to \$249.....	99	95	4	4	4	-	1	1	-	94	90	4
\$250 to \$299.....	42	42	-	-	-	-	-	-	-	42	42	-
\$300 or more.....	23	22	1	-	-	-	-	-	-	23	22	1
Median.....dollars..	82	82	81	81	81	...	69	69	...	87	87	82
Mean.....dollars..	94	94	92	87	87	...	77	77	...	99	99	96
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	4,335	4,220	115	658	647	11	644	629	15	3,034	2,944	89
Less than \$70.....	1,461	1,448	13	209	207	3	319	316	3	934	925	7
\$70 to \$79.....	550	547	4	106	106	-	89	89	-	356	352	4
\$80 to \$89.....	443	439	4	101	101	-	65	65	-	277	273	4
\$90 to \$99.....	373	363	9	70	70	-	44	43	1	258	250	8
\$100 to \$119.....	529	517	12	63	63	-	59	56	4	407	398	8
\$120 to \$149.....	455	440	15	59	59	-	44	41	3	352	340	12
\$150 to \$174.....	228	210	18	33	29	4	12	11	1	182	170	13
\$175 to \$199.....	102	98	4	9	8	1	7	7	-	86	83	3
\$200 to \$249.....	109	95	14	6	4	1	3	1	1	100	90	11
\$250 to \$299.....	57	42	15	1	-	1	2	-	2	54	42	12
\$300 or more.....	29	22	7	-	-	-	-	-	-	29	22	7
Median.....dollars..	83	82	150	81	81	...	70	69	...	88	87	151
Mean.....dollars..	96	94	164	88	87	...	78	77	...	101	99	169
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	4,076	3,976	100	614	603	11	609	598	11	2,853	2,776	78
Delinquent (30 days or more).....	206	192	14	34	34	-	32	28	4	140	129	10
1 to 3 payments.....	182	169	12	31	31	-	30	28	2	120	110	10
4 or more payments.....	24	22	2	3	3	-	2	-	2	20	20	-
Foreclosure in process.....	4	3	2	1	1	-	2	-	2	1	1	-
Foreclosure not in process.....	20	20	-	1	1	-	-	-	-	18	18	-
Not reported.....	54	52	1	10	10	-	3	3	-	41	39	1
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Selected Monthly Housing Costs												
Acquired before 1970.....	3,939	3,840	99	553	542	11	624	609	15	2,762	2,689	73
Less than \$50.....	7	7	-	-	-	-	-	-	-	7	7	-
\$50 to \$59.....	4	4	-	-	-	-	-	-	-	4	4	-
\$60 to \$69.....	4	4	-	-	-	-	-	-	-	4	4	-
\$70 to \$79.....	14	14	-	1	1	-	-	-	-	13	13	-
\$80 to \$89.....	27	27	-	1	1	-	7	7	-	19	19	-
\$90 to \$99.....	66	66	-	10	10	-	8	8	-	48	48	-
\$100 to \$119.....	212	209	3	30	30	-	26	26	-	156	153	3
\$120 to \$149.....	515	513	3	74	74	-	90	90	-	352	349	3
\$150 to \$174.....	557	551	6	95	94	1	133	131	3	329	327	2
\$175 to \$199.....	568	558	11	99	98	1	99	98	1	371	362	8
\$200 to \$224.....	502	481	21	86	86	-	91	84	7	325	311	15
\$225 to \$249.....	324	317	7	45	45	-	57	57	-	222	215	7
\$250 to \$274.....	245	239	6	38	35	3	27	27	-	180	177	4
\$275 to \$299.....	189	184	5	25	23	1	21	19	1	143	141	3
\$300 or more.....	507	477	30	23	20	3	37	34	3	447	423	25
Not reported.....	198	193	5	27	26	1	29	29	-	142	138	4
Median.....dollars..	195	194	233	188	187	...	183	182	...	200	199	237
Acquired 1970 and 1971 (part).....	398	381	16	105	105	-	19	19	-	273	257	16
Real Estate Tax												
Acquired before 1970.....	3,939	3,840	99	553	542	11	624	609	15	2,762	2,689	73
Less than \$100.....	54	51	3	-	-	-	1	1	-	52	50	3
\$100 to \$199.....	163	156	7	19	19	-	21	21	-	123	116	7
\$200 to \$299.....	242	240	1	39	39	-	29	29	-	173	172	1
\$300 to \$349.....	225	220	4	46	46	-	27	27	-	151	147	4
\$350 to \$399.....	173	172	1	40	40	-	29	28	1	104	104	-
\$400 to \$449.....	231	219	11	32	30	3	42	38	4	156	152	4
\$450 to \$499.....	214	211	3	43	43	-	22	22	-	149	146	3
\$500 to \$549.....	240	232	8	39	38	1	53	50	2	148	144	4
\$550 to \$599.....	189	180	9	41	38	3	38	38	-	110	104	6
\$600 to \$699.....	396	389	7	63	63	-	75	75	-	257	251	7
\$700 to \$799.....	333	324	9	49	47	1	60	58	1	224	218	6
\$800 or more.....	1,440	1,406	34	142	139	3	227	221	6	1,071	1,046	25
Not reported.....	41	40	2	-	-	-	-	-	-	41	40	2
Median.....dollars..	655	656	608	572	571	...	666	666	...	674	675	639
Acquired 1970 and 1971 (part).....	398	381	16	105	105	-	19	19	-	273	257	16
Interest and Principal Payments on First Mortgage as Percent of Income												
Regular payments of interest and/or principal...	4,335	4,220	115	658	647	11	644	629	15	3,034	2,944	89
Less than 5 percent .....	542	525	17	67	63	4	137	133	4	337	328	9
5 to 9 percent.....	2,083	2,017	66	304	300	4	320	310	10	1,460	1,408	52
10 to 14 percent.....	1,006	991	15	171	169	1	113	112	1	722	710	12
15 to 19 percent.....	274	268	6	46	46	-	23	23	-	204	198	6
20 to 24 percent.....	65	63	3	4	4	-	11	11	-	51	48	3
25 to 29 percent.....	34	32	1	7	7	-	-	-	-	27	25	1
30 to 34 percent.....	26	25	1	7	7	-	1	1	-	17	16	1
35 to 39 percent.....	10	8	1	-	-	-	-	-	-	10	8	1
40 to 49 percent.....	13	13	-	3	3	-	-	-	-	10	10	-
50 percent or more.....	18	18	-	4	4	-	3	3	-	11	11	-
Not reported or not computed.....	266	262	4	45	44	1	36	36	-	185	182	2
Median.....	8	8	7	8	8	...	7	7	...	8	8	8
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	3,939	3,840	99	553	542	11	624	609	15	2,762	2,689	73
Less than \$10.....	68	62	5	4	4	-	7	7	-	57	51	5
\$10 to \$14.....	206	199	7	17	15	1	23	23	-	166	161	5
\$15 to \$19.....	462	448	14	50	48	3	58	55	3	354	345	9
\$20 to \$24.....	743	726	17	112	110	1	99	96	3	533	520	13
\$25 to \$29.....	673	654	19	92	91	1	96	93	2	485	470	15
\$30 to \$39.....	982	961	22	155	155	-	188	184	4	639	621	18
\$40 to \$49.....	400	390	10	71	68	3	84	83	2	244	239	5
\$50 to \$59.....	122	121	1	19	18	1	28	28	-	75	75	-
\$60 or more.....	108	106	2	18	18	-	19	18	1	71	70	1
Not reported or not computed.....	175	174	2	15	15	-	22	22	-	138	136	2
Median.....dollars..	27	28	26	29	29	-	30	31	-	27	27	26
Acquired 1970 and 1971 (part).....	398	381	16	105	105	...	19	19	...	273	257	16

Table 2a. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES—Continued												
Real Estate Tax as Percent of Income												
Acquired before 1970.....	3,939	3,840	99	553	542	11	624	609	15	2,762	2,689	73
Less than 1.0 percent.....	32	31	1	4	4	—	3	3	—	26	25	1
1.0 to 1.9 percent.....	220	212	8	29	27	1	38	38	—	154	147	7
2.0 to 2.9 percent.....	474	462	12	87	85	1	61	61	—	326	315	11
3.0 to 3.9 percent.....	558	544	14	88	86	1	108	104	4	362	353	9
4.0 to 4.9 percent.....	565	546	19	83	82	1	102	96	6	380	368	12
5.0 to 7.4 percent.....	976	955	21	120	116	4	134	129	5	722	710	12
7.5 to 9.9 percent.....	425	416	9	57	57	—	78	78	—	291	282	9
10.0 percent or more.....	409	399	10	45	45	—	64	64	—	299	289	10
Not reported or not computed.....	279	275	4	41	39	1	36	36	—	202	200	2
Median.....	4.9	4.9	4.6	4.5	4.5	...	4.8	4.8	...	5.1	5.1	4.6
Acquired 1970 and 1971 (part).....	398	381	16	105	105	—	19	19	—	273	257	16
Selected Annual Housing Costs as Percent of Income												
Acquired before 1970.....	3,939	3,840	99	553	542	11	624	609	15	2,762	2,689	73
Less than 5 percent.....	11	11	—	4	4	—	1	1	—	6	6	—
5 to 9 percent.....	201	201	—	25	25	—	46	46	—	131	131	—
10 to 14 percent.....	801	793	8	110	108	1	166	164	1	526	520	5
15 to 19 percent.....	957	937	20	142	138	4	136	134	2	679	665	14
20 to 24 percent.....	716	690	26	97	95	3	97	91	6	521	504	17
25 to 29 percent.....	415	394	21	61	61	—	74	70	4	280	264	16
30 to 34 percent.....	170	165	5	16	16	—	22	21	1	132	128	4
35 to 39 percent.....	89	85	4	10	8	1	8	8	—	72	69	3
40 to 49 percent.....	82	76	5	11	11	—	14	14	—	57	51	5
50 percent or more.....	95	92	3	14	14	—	9	9	—	72	69	3
Not reported or not computed.....	402	396	7	64	63	1	51	51	—	287	282	5
Median.....	18	18	23	18	18	...	17	17	...	19	19	24
Acquired 1970 and 1971 (part).....	398	381	16	105	105	—	19	19	—	273	257	16
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	3,410	3,334	77	559	550	10	548	537	11	2,303	2,246	56
1,000,000 or more.....	371	364	7	106	105	1	55	55	—	210	204	5
250,000 to 999,999.....	93	91	1	23	22	1	23	23	—	47	47	—
50,000 to 249,999.....	464	449	14	76	76	—	75	71	4	312	302	10
10,000 to 49,999.....	668	655	12	119	117	3	135	135	—	413	404	10
Less than 10,000 and rural.....	1,816	1,774	42	235	231	4	260	253	7	1,320	1,289	31
Outside SMSA's.....	926	888	38	98	97	1	96	92	4	732	699	33
10,000 or more.....	196	186	9	35	33	1	23	23	—	138	130	8
2,500 to 9,999.....	163	157	7	20	20	—	15	15	—	129	122	7
Less than 2,500 and rural.....	567	545	22	44	44	—	58	54	4	465	448	18
Manner of Acquisition												
By purchase.....	4,298	4,184	113	658	647	11	644	629	15	2,996	2,909	88
Placed one new mortgage.....	3,786	3,727	59	561	555	7	559	546	14	2,665	2,627	39
Placed two or more new mortgages.....	76	41	35	7	4	3	1	1	—	68	36	32
Assumed mortgage(s) already on property.....	337	332	5	81	80	1	80	79	1	176	173	3
Assumed mortgage already on property and placed new mortgage.....	32	22	10	7	7	—	3	3	—	22	12	10
All cash.....	35	35	—	1	1	—	—	—	—	34	34	—
Borrowed other than with mortgage.....	30	26	4	—	—	—	—	—	—	30	26	4
Other.....	1	1	—	—	—	—	—	—	—	1	1	—
Not by purchase.....	37	36	1	—	—	—	—	—	—	37	36	1
Inheritance or gift.....	37	36	1	—	—	—	—	—	—	37	36	1
Other.....	—	—	—	—	—	—	—	—	—	—	—	—
Not reported.....	1	1	—	—	—	—	—	—	—	1	1	—



Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Northeast

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	1,867	1,818	50	323	317	5	164	160	4	1,381	1,341	40
Sale of previous home.....	489	479	10	28	28	-	35	32	3	426	419	7
Sale of other real property or other investments.....	56	56	-	3	3	-	5	5	-	48	48	-
Savings.....	870	848	23	223	219	4	70	69	1	577	560	17
Borrowing other than mortgage on this property.....	149	141	8	19	18	1	20	20	-	110	103	7
Gift.....	45	45	-	10	10	-	3	3	-	32	32	-
Land on which structure was built.....	24	24	-	2	2	-	1	1	-	20	20	-
Other.....	21	21	-	4	4	-	3	3	-	14	14	-
No downpayment required.....	94	87	7	22	22	-	23	23	-	49	42	7
Not reported.....	119	117	2	12	12	-	3	3	-	104	102	2
Other properties.....	2,470	2,404	65	335	330	6	480	469	11	1,654	1,605	49

## Land and Building Acquisition

During same 12-month period.....	3,737	3,637	99	578	568	10	578	566	12	2,581	2,503	78
Acquired land previously.....	210	206	4	4	4	-	7	7	-	200	195	4
Land not owned by building owner.....	28	28	-	11	11	-	5	5	-	11	11	-
Not reported.....	362	350	11	65	64	1	53	51	3	243	236	7

## Year Property Acquired

1969 to 1971 (part).....	816	789	27	174	173	1	58	57	1	584	560	24
1967 and 1968.....	681	663	18	103	101	3	76	75	1	502	488	14
1965 and 1966.....	598	585	13	86	84	1	49	47	1	464	453	10
1960 to 1964.....	1,022	1,002	20	162	161	1	126	123	3	734	718	16
1955 to 1959.....	724	702	21	95	94	1	205	198	7	424	410	14
1950 to 1954.....	345	339	7	29	28	1	128	128	-	189	183	5
1949 or earlier.....	150	141	9	8	7	1	3	1	1	139	133	6
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	133	132	2	7	7	-	2	2	-	125	123	2
1967 and 1968.....	191	185	6	11	11	-	9	9	-	171	165	6
1965 to 1966.....	259	252	7	18	18	-	10	9	1	231	226	5
1960 to 1964.....	576	566	10	81	80	1	42	41	1	453	446	7
1950 to 1959.....	1,285	1,252	32	216	215	1	329	324	5	739	714	26
1940 to 1949.....	441	422	20	87	81	5	79	76	3	276	265	11
1939 or earlier.....	1,345	1,309	35	225	222	3	161	158	3	959	929	30
Not reported.....	106	103	4	13	13	-	12	11	1	81	79	2

## Rooms

4 rooms or less.....	207	195	12	31	31	-	30	28	3	146	137	9
5 rooms.....	749	734	15	128	126	3	117	112	5	504	497	7
6 rooms.....	1,295	1,266	29	247	245	3	211	211	-	836	810	26
7 rooms.....	928	903	25	140	137	3	170	167	3	619	599	20
8 rooms.....	616	601	15	66	64	3	75	72	3	475	466	9
9 rooms or more.....	481	464	18	42	42	-	35	34	1	404	388	16
Not reported.....	61	60	1	4	4	-	6	6	-	51	50	1
Median.....	6.4	6.4	6.5	6.1	6.1	...	6.3	6.3	...	6.5	6.5	6.5

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	1,491	1,446	45	277	273	4	134	131	3	1,080	1,042	38
\$5,000 to \$7,499.....	22	21	1	1	1	-	1	1	-	20	18	1
\$7,500 to \$9,999.....	58	55	4	14	14	-	1	1	-	44	40	4
\$10,000 to \$12,499.....	78	75	2	18	17	1	8	8	-	51	50	1
\$12,500 to \$14,999.....	96	96	-	27	27	-	7	7	-	62	62	-
\$15,000 to \$17,499.....	115	110	6	37	37	-	17	15	1	61	57	4
\$17,500 to \$19,999.....	162	157	5	37	37	-	26	26	-	99	94	5
\$20,000 to \$24,999.....	155	154	2	34	34	-	15	15	-	106	104	2
\$25,000 to \$29,999.....	293	289	4	66	66	-	31	30	1	196	193	3
\$30,000 to \$34,999.....	186	176	10	31	28	3	18	18	-	138	131	7
\$35,000 to \$39,999.....	122	121	1	10	10	-	7	7	-	106	104	1
\$40,000 to \$49,999.....	56	52	4	-	-	-	3	3	-	53	49	4
\$50,000 or more.....	76	72	4	-	-	-	-	-	-	76	72	4
Not reported.....	61	59	2	-	-	-	-	-	-	61	59	2
Median.....dollars..	10	10	-	3	3	-	-	-	-	8	8	-
Other properties.....	2,845	2,775	70	380	374	7	510	498	12	1,955	1,904	51

Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Northeast

## PROPERTY CHARACTERISTICS--Continued

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Value												
Less than \$5,000.....	19	17	1	-	-	-	1	1	-	17	16	1
\$5,000 to \$7,499.....	71	70	1	14	14	-	4	4	-	53	52	1
\$7,500 to \$9,999.....	138	133	5	19	17	1	12	12	-	107	103	4
\$10,000 to \$12,499.....	235	232	3	59	59	-	33	33	-	143	140	3
\$12,500 to \$14,999.....	179	174	4	48	48	-	28	27	1	102	99	3
\$15,000 to \$17,499.....	420	414	6	92	92	-	75	74	2	253	249	5
\$17,500 to \$19,999.....	359	343	16	83	81	1	56	52	4	220	209	11
\$20,000 to \$24,999.....	708	694	15	128	126	1	150	146	4	431	421	9
\$25,000 to \$29,999.....	659	638	21	106	104	3	120	118	1	433	417	17
\$30,000 to \$39,999.....	833	812	20	83	78	4	113	111	3	637	623	14
\$40,000 to \$49,999.....	287	279	8	8	8	-	21	21	-	258	250	8
\$50,000 or more.....	292	280	12	4	4	-	8	8	-	280	268	12
Not reported.....	137	136	2	15	15	-	22	22	-	100	99	2
Median.....dollars..	24,800	24,800	26,100	20,300	20,200	...	23,400	23,400	...	26,600	26,600	27,000
Mean.....dollars..	26,400	26,400	27,900	20,800	20,700	...	23,400	23,400	...	28,300	28,300	29,400
Purchase Price as Percent of Value												
Acquired by purchase.....	4,298	4,184	113	658	647	11	644	629	15	2,996	2,909	88
Purchased 1967 to 1971 (part).....	1,491	1,446	45	277	273	4	134	131	3	1,080	1,042	38
Less than 80 percent.....	462	450	12	69	69	-	40	37	3	353	344	9
80 to 89 percent.....	386	376	10	75	74	1	36	36	-	275	267	9
90 to 94 percent.....	171	167	4	31	31	-	19	19	-	121	117	4
95 to 99 percent.....	124	118	7	31	29	1	12	12	-	82	76	5
100 percent or more.....	328	316	12	70	69	1	25	25	-	233	222	11
Not reported.....	20	20	-	3	3	-	2	2	-	16	16	-
Median.....	87	87	90	89	89	...	87	87	...	86	86	91
Purchased 1960 to 1966.....	1,606	1,572	33	248	245	3	175	171	4	1,183	1,157	27
Less than 60 percent.....	329	317	12	36	34	1	25	24	1	268	258	9
60 to 79 percent.....	736	722	15	128	127	1	97	96	1	511	499	12
80 to 89 percent.....	287	285	1	48	48	-	28	28	-	211	209	1
90 to 99 percent.....	94	91	3	8	8	-	9	8	2	76	75	1
100 percent or more.....	64	63	1	13	13	-	8	8	-	43	42	1
Not reported.....	96	94	2	14	14	-	7	7	-	75	74	2
Median.....	71	71	...	72	72	...	72	72	...	71	71	...
Purchased 1959 or earlier.....	1,201	1,166	35	133	129	4	335	327	8	733	710	23
Less than 40 percent.....	161	156	6	10	8	1	17	17	-	135	131	4
40 to 59 percent.....	410	398	11	37	35	1	148	145	3	225	219	7
60 to 79 percent.....	399	383	16	52	50	1	110	105	5	237	228	10
80 to 99 percent.....	150	147	3	23	23	-	43	43	-	83	80	3
100 percent or more.....	24	24	-	4	4	-	1	1	-	18	18	-
Not reported.....	58	58	-	7	7	-	16	16	-	35	35	-
Median.....	60	59	61	66	66	...	59	59	...	59	58	...
Not acquired by purchase.....	38	36	1	-	-	-	-	-	-	38	36	1
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	1,491	1,446	45	277	273	4	134	131	3	1,080	1,042	38
Less than 1.0.....	200	194	6	37	37	-	18	18	-	144	138	6
1.0 to 1.4.....	373	361	12	85	83	3	42	41	1	246	238	8
1.5 to 1.9.....	403	395	8	91	90	1	32	30	1	281	275	5
2.0 to 2.4.....	229	221	8	21	21	-	27	27	-	181	173	8
2.5 to 2.9.....	95	94	2	8	8	-	7	7	-	81	79	2
3.0 to 3.4.....	55	52	3	8	8	-	3	3	-	44	41	3
3.5 to 3.9.....	20	19	1	3	3	-	-	-	-	17	15	1
4.0 or more.....	34	30	4	5	5	-	-	-	-	29	25	4
Not reported or not computed.....	82	82	-	18	18	-	6	6	-	58	58	-
Median.....	1.6	1.6	1.7	1.5	1.5	...	1.5	1.5	...	1.7	1.7	1.9
Other properties.....	2,845	2,775	70	380	374	7	510	498	12	1,955	1,904	51
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	47	43	4	12	12	-	4	3	1	32	29	3
25 to 34 years.....	896	867	29	198	197	1	88	88	-	610	582	28
35 to 44 years.....	1,323	1,283	40	206	203	3	197	190	7	920	889	31
45 to 54 years.....	1,207	1,187	20	142	138	4	250	247	3	814	801	13
55 to 64 years.....	611	593	18	67	65	3	86	83	4	457	446	11
65 years or over.....	181	178	3	18	18	-	10	10	-	153	151	3
Not reported.....	73	72	1	15	15	-	8	8	-	49	48	1
Median.....	44	44	41	40	40	...	46	46	...	44	44	39



Table 2e. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
				FHA first mortgage			VA first mortgage					
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mort- gage
OWNER CHARACTERISTICS--Continued												
Race of Principal Owner												
White.....	4,049	3,940	109	551	543	8	603	590	13	2,895	2,807	87
Negro.....	177	174	3	81	79	1	31	29	2	66	66	-
Other.....	19	19	-	10	10	-	-	-	-	10	10	-
Not reported.....	91	88	3	16	15	1	10	10	-	65	63	2
Sex of Principal Owner												
Male.....	3,920	3,810	109	589	578	11	601	586	15	2,730	2,647	84
Female.....	378	373	5	61	61	-	36	36	-	281	276	5
Not reported.....	39	39	-	8	8	-	7	7	-	23	23	-
Veteran Status												
Veteran.....	2,630	2,565	66	345	339	5	577	564	14	1,708	1,662	47
Vietnam conflict.....	209	202	7	49	49	-	38	37	1	121	116	6
Korean conflict.....	561	548	14	63	62	1	141	139	3	357	347	10
Korean conflict and World War II.....	94	87	7	13	13	-	22	19	3	59	56	4
World War II.....	1,299	1,270	28	138	134	4	317	310	7	844	827	17
World War I.....	33	32	1	3	3	-	3	3	-	28	26	1
Other service.....	434	425	9	79	79	-	56	56	-	299	290	9
Nonveteran.....	1,602	1,554	48	289	283	5	56	55	1	1,257	1,215	41
Not reported.....	104	103	1	24	24	-	10	10	-	70	69	1
Persons in Household												
1 person.....	122	122	-	24	24	-	8	8	-	90	90	-
2 persons.....	799	781	18	101	100	1	105	104	1	593	578	15
3 persons.....	781	764	17	102	100	3	125	119	6	554	546	8
4 persons.....	1,015	986	29	170	167	3	145	142	2	701	677	24
5 persons.....	783	764	19	121	120	1	115	114	1	547	531	17
6 persons or more.....	751	720	31	128	125	3	140	136	4	483	459	24
Not reported.....	85	84	1	13	13	-	6	6	-	67	66	1
Median.....	3.9	3.9	4.2	4.0	4.0	...	4.0	4.0	...	3.8	3.8	4.3
Income												
Less than \$2,000.....	31	31	-	8	8	-	3	3	-	20	20	-
\$2,000 to \$3,999.....	57	58	-	7	7	-	4	4	-	46	46	-
\$4,000 to \$5,999.....	159	155	4	32	32	-	15	15	-	113	108	4
\$6,000 to \$7,999.....	361	350	11	46	46	-	46	46	-	269	257	11
\$8,000 to \$9,999.....	497	482	15	77	76	1	83	80	3	337	326	11
\$10,000 to \$12,499.....	834	814	21	143	143	-	124	121	3	567	550	18
\$12,500 to \$14,999.....	589	565	24	105	100	5	94	90	4	390	374	15
\$15,000 to \$19,999.....	851	834	17	128	128	-	149	144	6	574	562	12
\$20,000 to \$24,999.....	329	319	10	34	34	-	51	51	-	244	235	10
\$25,000 to \$34,999.....	223	217	6	26	23	3	24	24	-	173	170	3
\$35,000 or more.....	139	137	3	6	6	-	15	15	-	118	115	3
Not reported.....	264	261	4	45	44	1	36	36	-	183	181	2
Median.....dollars..	12,900	12,900	12,900	12,400	12,300	...	13,300	13,300	...	13,000	13,000	12,300
Mean.....dollars..	14,900	14,900	14,200	13,400	13,400	...	14,500	14,500	...	15,300	15,400	13,900

**Table 3e. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	45,851	44,592	1,259	7,443	7,319	124	5,834	5,702	132	32,574	31,571	1,003
Average first mortgage debt.....	10,600	10,600	11,000	11,300	11,300	11,400	9,100	9,100	8,800	10,700	10,700	11,300
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	45,621	44,363	1,259	7,443	7,319	124	5,832	5,700	132	32,346	31,344	1,003
Contract to purchase.....	230	229	-	-	-	-	2	2	-	228	228	-
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	14,011	13,580	431	2,847	2,813	34	953	938	15	10,211	9,829	382
1967 and 1968.....	10,373	10,108	265	1,291	1,253	38	1,114	1,088	26	7,968	7,767	201
1965 and 1966.....	7,548	7,343	206	1,019	994	25	576	566	10	5,953	5,783	171
1960 to 1964.....	9,705	9,459	246	1,628	1,615	13	1,388	1,345	43	6,689	6,499	190
1955 to 1959.....	3,509	3,418	90	600	591	9	1,343	1,306	37	1,566	1,521	44
1950 to 1954.....	650	638	12	48	46	2	453	453	-	148	138	10
1949 or earlier.....	56	46	9	9	7	2	7	5	2	39	34	5
<b>First Mortgage Loan</b>												
Less than \$5,000.....	435	415	19	14	14	-	10	10	-	411	391	19
\$5,000 to \$7,499.....	1,680	1,623	57	169	167	2	114	112	2	1,397	1,344	53
\$7,500 to \$9,999.....	3,217	3,097	121	585	571	14	506	474	32	2,127	2,051	75
\$10,000 to \$12,499.....	6,691	6,501	191	1,216	1,194	22	1,099	1,069	30	4,377	4,237	139
\$12,500 to \$14,999.....	6,914	6,831	83	1,636	1,636	-	1,300	1,300	-	3,978	3,895	83
\$15,000 to \$17,499.....	7,343	7,210	133	1,604	1,604	-	1,156	1,136	20	4,584	4,471	113
\$17,500 to \$19,999.....	4,777	4,653	124	956	956	-	585	537	48	3,236	3,160	76
\$20,000 to \$24,999.....	6,909	6,673	236	1,000	947	52	671	671	-	5,238	5,054	184
\$25,000 to \$29,999.....	3,886	3,747	138	265	230	34	393	393	-	3,228	3,124	104
\$30,000 to \$39,999.....	2,614	2,457	157	-	-	-	-	-	-	2,614	2,457	157
\$40,000 to \$49,999.....	799	799	-	-	-	-	-	-	-	799	799	-
\$50,000 or more.....	586	586	-	-	-	-	-	-	-	586	586	-
<b>First Mortgage Outstanding Debt</b>												
Less than \$5,000.....	2,480	2,414	66	187	183	4	433	419	14	1,861	1,813	48
\$5,000 to \$7,499.....	4,135	3,967	167	591	582	9	801	775	26	2,743	2,610	132
\$7,500 to \$9,999.....	5,343	5,223	120	895	870	25	955	946	9	3,493	3,407	86
\$10,000 to \$12,499.....	6,349	6,246	104	1,568	1,568	-	910	896	15	3,871	3,782	89
\$12,500 to \$14,999.....	6,538	6,461	77	1,262	1,262	-	917	894	23	4,359	4,305	54
\$15,000 to \$17,499.....	5,649	5,535	114	1,250	1,250	-	609	589	20	3,789	3,696	94
\$17,500 to \$19,999.....	3,997	3,796	201	703	651	52	441	415	26	2,853	2,729	123
\$20,000 to \$24,999.....	5,670	5,524	145	804	804	-	524	524	-	4,341	4,196	145
\$25,000 to \$29,999.....	2,780	2,549	231	184	149	34	244	244	-	2,352	2,156	196
\$30,000 to \$39,999.....	2,039	2,005	34	-	-	-	-	-	-	2,039	2,005	34
\$40,000 to \$49,999.....	639	639	-	-	-	-	-	-	-	639	639	-
\$50,000 or more.....	234	234	-	-	-	-	-	-	-	234	234	-
<b>Interest Rate on First Mortgage</b>												
Less than 5.0 percent.....	2,822	2,778	43	254	250	4	1,945	1,905	39	623	623	-
5.0 percent.....	1,163	1,133	30	140	140	-	32	32	-	990	961	30
5.1 to 5.9 percent.....	13,858	13,490	368	3,440	3,392	47	2,128	2,050	78	8,290	8,047	243
6.0 percent.....	11,899	11,579	320	806	806	-	726	726	-	10,366	10,046	320
6.1 to 6.4 percent.....	525	525	-	4	4	-	-	-	-	521	521	-
6.5 to 6.9 percent.....	2,111	2,016	94	457	418	38	328	328	-	1,326	1,270	56
7.0 percent.....	2,990	2,967	23	63	63	-	19	19	-	2,908	2,886	23
7.1 to 7.4 percent.....	1,276	1,250	26	49	49	-	16	16	-	1,211	1,185	26
7.5 to 7.9 percent.....	5,221	5,007	214	913	878	34	454	440	15	3,854	3,689	165
8.0 percent.....	1,178	1,144	34	165	165	-	43	43	-	969	936	34
8.1 to 8.4 percent.....	285	285	-	-	-	-	-	-	-	285	285	-
8.5 to 8.9 percent.....	2,268	2,160	108	1,153	1,153	-	142	142	-	973	865	108
9.0 percent.....	59	59	-	-	-	-	-	-	-	59	59	-
9.1 to 9.9 percent.....	58	58	-	-	-	-	-	-	-	58	58	-
10.0 percent or more.....	139	139	-	-	-	-	-	-	-	139	139	-
<b>Variable Interest Rate on First Mortgage</b>												
Yes.....	3,371	3,192	179	-	-	-	-	-	-	3,371	3,192	179
No.....	42,449	41,369	1,080	7,443	7,319	124	5,834	5,702	132	29,172	28,348	823
Not reported.....	31	31	-	-	-	-	-	-	-	31	31	-
<b>Term of First Mortgage</b>												
Less than 8 years.....	280	280	-	-	-	-	-	-	-	280	280	-
8 to 12 years.....	1,267	1,185	82	-	-	-	29	20	9	1,238	1,165	73
13 to 17 years.....	2,268	2,213	55	80	80	-	15	15	-	2,173	2,118	55
18 to 22 years.....	10,466	10,129	336	701	681	20	467	448	20	9,297	9,000	296
23 to 27 years.....	18,609	18,121	488	2,663	2,634	30	1,382	1,341	41	14,564	14,146	418
28 to 32 years.....	12,372	12,090	282	3,968	3,894	75	3,941	3,879	62	4,463	4,318	145
33 to 37 years.....	196	196	-	-	-	-	-	-	-	196	196	-
38 years or more.....	56	56	-	30	30	-	-	-	-	26	26	-
No stated term.....	337	322	15	-	-	-	-	-	-	337	322	15



Table 3e. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Northeast**

**MORTGAGE CHARACTERISTICS--Continued**

**Holder of First Mortgage**

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Commercial bank or trust company.....	7,870	7,709	161	877	875	2	623	574	48	6,370	6,259	111
Mutual savings bank.....	17,945	17,275	670	3,468	3,381	86	3,541	3,478	63	10,936	10,415	521
Savings and loan association.....	14,581	14,237	343	1,291	1,265	27	1,029	1,009	20	12,260	11,964	296
Life insurance company.....	1,315	1,251	65	369	360	9	275	275	-	671	615	56
Mortgage company.....	382	382	-	242	242	-	-	-	-	140	140	-
Federal agency.....	849	849	-	282	282	-	111	111	-	456	456	-
Federal National Mortgage Association.....	808	808	-	628	628	-	181	181	-	-	-	-
Real estate or construction company.....	88	88	-	25	25	-	-	-	-	63	63	-
Individual or individual's estate.....	1,178	1,159	20	-	-	-	-	-	-	1,178	1,159	20
Other.....	834	834	-	261	261	-	74	74	-	499	499	-

**Servicing of First Mortgage**

Holder.....	42,107	40,904	1,203	5,540	5,427	114	4,862	4,776	86	31,705	30,702	1,003
Agent.....	3,744	3,688	56	1,903	1,892	11	972	926	46	869	869	-

**First Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	2,071	2,004	68	93	89	4	331	324	7	1,647	1,591	56
20 to 29 percent.....	4,165	4,034	132	255	247	9	767	751	16	3,143	3,036	107
30 to 39 percent.....	6,163	6,011	152	283	283	-	592	577	15	5,288	5,151	137
40 to 49 percent.....	7,721	7,588	134	829	816	13	846	836	10	6,046	5,936	110
50 to 59 percent.....	8,617	8,178	440	1,483	1,457	25	877	817	60	6,258	5,904	354
60 to 69 percent.....	7,901	7,698	203	1,642	1,615	27	834	834	-	5,425	5,249	176
70 to 79 percent.....	4,259	4,177	83	1,061	1,061	-	728	705	23	2,470	2,410	60
80 to 89 percent.....	2,238	2,227	11	916	904	11	488	488	-	834	834	-
90 to 99 percent.....	1,357	1,323	34	730	696	34	215	215	-	412	412	-
100 percent or more.....	231	231	-	17	17	-	14	14	-	200	200	-
Not reported.....	1,126	1,123	3	134	134	-	141	141	-	851	848	3

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	45,837	44,578	1,259	7,443	7,319	124	5,834	5,702	132	32,560	31,558	1,003
Interest and principal.....	45,466	44,222	1,244	7,443	7,319	124	5,834	5,702	132	32,189	31,202	988
Fully amortized.....	44,423	43,198	1,225	7,374	7,249	124	5,807	5,675	132	31,243	30,274	969
Partially amortized.....	1,043	1,024	19	70	70	-	27	27	-	947	928	19
Principal only.....	121	121	-	-	-	-	-	-	-	121	121	-
Fully amortized.....	110	110	-	-	-	-	-	-	-	110	110	-
Partially amortized.....	11	11	-	-	-	-	-	-	-	11	11	-
Interest only.....	250	235	15	-	-	-	-	-	-	250	235	15
No regular payment required.....	14	14	-	-	-	-	-	-	-	14	14	-

**Monthly Interest and Principal Payments of First Mortgage**

Regular monthly payments of interest and/or principal.....	45,837	44,578	1,259	7,443	7,319	124	5,834	5,702	132	32,560	31,558	1,003
Less than \$50.....	1,603	1,524	79	241	237	4	291	263	28	1,071	1,025	47
\$50 to \$59.....	2,107	2,054	53	477	477	-	622	616	6	1,008	962	47
\$60 to \$69.....	3,268	3,199	69	619	607	11	805	791	14	1,844	1,801	44
\$70 to \$79.....	4,616	4,532	85	1,056	1,043	13	773	773	-	2,787	2,716	71
\$80 to \$89.....	4,390	4,233	157	1,147	1,138	9	724	709	15	2,520	2,386	134
\$90 to \$99.....	4,221	4,174	47	944	944	-	574	554	20	2,703	2,676	27
\$100 to \$119.....	6,902	6,744	158	977	977	-	887	839	48	5,038	4,928	110
\$120 to \$149.....	7,291	7,055	236	1,035	983	52	738	738	-	5,518	5,334	184
\$150 to \$174.....	4,067	4,018	49	602	602	-	243	243	-	3,222	3,173	49
\$175 to \$199.....	2,555	2,386	169	232	198	34	141	141	-	2,182	2,048	134
\$200 to \$249.....	2,522	2,399	123	114	114	-	36	36	-	2,372	2,249	123
\$250 to \$299.....	1,383	1,383	-	-	-	-	-	-	-	1,383	1,383	-
\$300 or more.....	913	879	34	-	-	-	-	-	-	913	879	34
No regular payments required.....	14	14	-	-	-	-	-	-	-	14	14	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	43,255	42,236	1,020	6,894	6,770	124	5,541	5,446	95	30,820	30,020	800
Delinquent (30 days or more).....	2,018	1,779	239	422	422	-	279	242	37	1,318	1,115	203
1 to 3 payments.....	1,843	1,615	229	392	392	-	268	242	26	1,183	980	203
4 or more payments.....	175	164	10	29	29	-	10	-	10	135	135	-
Foreclosure in process.....	31	20	10	13	13	-	10	-	10	7	7	-
Foreclosure not in process.....	144	144	-	16	16	-	-	-	-	128	128	-
Not reported.....	564	564	-	127	127	-	14	14	-	423	423	-
No regular payments required.....	14	14	-	-	-	-	-	-	-	14	14	-

Table 4e. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

					Total first and junior mortgage debt on--													
					Properties with--													
					Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage										
Northeast					Northeast													
Total mortgage debt on 1-housing-unit properties.....					46,308	7,463	5,877	32,967	MORTGAGE PAYMENTS AND OTHER EXPENSES--									
Average total mortgage debt....					10,700	11,300	9,100	10,900	Continued									
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income													
Total Mortgage Loan					Regular payments of interest and/or principal.....					46,294	7,463	5,877	32,954					
Less than \$5,000.....					420	14	10	396	Less than 5 percent.....					3,332	471	749	2,112	
\$5,000 to \$7,499.....					1,657	167	112	1,378	5 to 9 percent.....					19,156	3,087	2,693	13,376	
\$7,500 to \$9,999.....					3,135	573	477	2,085	10 to 14 percent.....					14,054	2,386	1,459	10,209	
\$10,000 to \$12,499.....					6,597	1,197	1,091	4,309	15 to 19 percent.....					4,390	699	399	3,292	
\$12,500 to \$14,999.....					7,079	1,651	1,345	4,082	20 to 24 percent.....					1,191	93	202	895	
\$15,000 to \$17,499.....					7,309	1,604	1,148	4,557	25 to 29 percent.....					422	75	-	347	
\$17,500 to \$19,999.....					4,767	973	559	3,234	30 to 34 percent.....					407	97	16	294	
\$20,000 to \$24,999.....					6,855	1,018	671	5,166	35 to 39 percent.....					105	-	-	105	
\$25,000 to \$29,999.....					4,090	266	423	3,400	40 to 49 percent.....					238	22	-	216	
\$30,000 to \$39,999.....					2,807	-	39	2,768	50 percent or more.....					271	30	19	221	
\$40,000 to \$49,999.....					1,006	-	-	1,006	Not reported or not computed.....					2,729	502	341	1,886	
\$50,000 or more.....					586	-	-	586	No regular payments required.....					14	-	-	14	
Total Mortgage Outstanding Debt					Selected Annual Housing Costs as Percent of Income													
Less than \$5,000.....					2,446	188	421	1,837	Acquired before 1970.....					39,832	5,743	5,526	28,563	
\$5,000 to \$7,499.....					4,058	582	801	2,675	Less than 5 percent.....					78	23	13	42	
\$7,500 to \$9,999.....					5,352	870	970	3,511	5 to 9 percent.....					1,549	191	301	1,057	
\$10,000 to \$12,499.....					6,379	1,598	908	3,872	10 to 14 percent.....					6,421	1,007	1,227	4,188	
\$12,500 to \$14,999.....					6,701	1,280	911	4,510	15 to 19 percent.....					9,664	1,543	1,227	6,894	
\$15,000 to \$17,499.....					5,602	1,250	611	3,741	20 to 24 percent.....					8,480	1,116	955	6,409	
\$17,500 to \$19,999.....					3,849	678	415	2,756	25 to 29 percent.....					4,924	736	855	3,333	
\$20,000 to \$24,999.....					5,905	833	555	4,516	30 to 34 percent.....					1,995	196	200	1,599	
\$25,000 to \$29,999.....					2,801	185	283	2,333	35 to 39 percent.....					1,097	126	90	881	
\$30,000 to \$39,999.....					2,282	-	-	2,282	40 to 49 percent.....					914	114	134	666	
\$40,000 to \$49,999.....					699	-	-	699	50 percent or more.....					903	112	69	722	
\$50,000 or more.....					234	-	-	234	Not reported or not computed.....					3,807	579	455	2,773	
Total Mortgage Outstanding Debt as Percent of Value					Acquired 1970 and 1971 (part)....					6,476	1,721	350	4,404					
Less than 20 percent.....					2,028	94	327	1,608	PROPERTY CHARACTERISTICS									
20 to 29 percent.....					4,089	247	759	3,083	Year Built									
30 to 39 percent.....					6,167	283	598	5,286	1969 to 1971 (part).....					2,564	154	28	2,383	
40 to 49 percent.....					7,771	831	855	6,084	1967 and 1968.....					3,261	180	175	2,906	
50 to 59 percent.....					8,414	1,484	852	6,078	1965 and 1966.....					3,914	235	170	3,510	
60 to 69 percent.....					8,165	1,633	851	5,681	1960 to 1964.....					7,277	1,049	610	5,617	
70 to 79 percent.....					4,435	1,090	736	2,608	1950 to 1959.....					12,537	2,283	2,899	7,355	
80 to 89 percent.....					2,323	904	488	931	1940 to 1949.....					4,149	907	609	2,632	
90 to 99 percent.....					1,396	732	215	449	1939 or earlier.....					11,597	2,526	1,298	7,773	
100 percent or more.....					393	32	53	308	Not reported.....					1,007	129	88	791	
Not reported.....					1,126	134	141	851	Value									
MORTGAGE PAYMENTS AND OTHER EXPENSES					Less than \$5,000.....					34	-	4	30					
Monthly Interest and Principal Payments on Total Mortgages					\$5,000 to \$7,499.....					226	77	13	136					
Regular monthly payments of interest and/or principal.....					46,294	7,463	5,877	32,953	\$7,500 to \$9,999.....					532	115	49	368	
Less than \$70.....					6,920	1,326	1,680	3,913	\$10,000 to \$12,499.....					1,171	406	149	616	
\$70 to \$79.....					4,568	1,043	773	2,752	\$12,500 to \$14,999.....					1,172	437	181	554	
\$80 to \$89.....					4,276	1,138	709	2,430	\$15,000 to \$17,499.....					3,103	858	564	1,681	
\$90 to \$99.....					4,244	944	566	2,734	\$17,500 to \$19,999.....					2,934	856	418	1,660	
\$100 to \$119.....					6,868	977	876	5,015	\$20,000 to \$24,999.....					7,161	1,752	1,503	3,906	
\$120 to \$149.....					7,212	983	759	5,470	\$25,000 to \$29,999.....					7,356	1,535	1,209	4,612	
\$150 to \$174.....					4,248	673	265	3,310	\$30,000 to \$39,999.....					10,712	1,151	1,322	8,239	
\$175 to \$199.....					2,358	215	141	2,001	\$40,000 to \$49,999.....					4,366	101	265	4,000	
\$200 to \$249.....					2,696	129	67	2,500	\$50,000 or more.....					6,414	43	58	6,314	
\$250 to \$299.....					1,821	36	39	1,746	Not reported.....					1,126	134	141	851	
\$300 or more.....					1,082	-	-	1,082										
No regular payments required.....					14	-	-	14										



Table 4e. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Northeast**

OWNER CHARACTERISTICS

Age of Principal Owner

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	586	155	64	367
25 to 34 years.....	12,152	2,661	1,343	8,148
35 to 44 years.....	16,010	2,326	2,040	11,643
45 to 54 years.....	11,405	1,529	1,776	8,100
55 to 64 years.....	4,373	503	539	3,332
65 years or over.....	972	113	57	802
Not reported.....	810	176	58	575

Race of Principal Owner

White.....	43,266	6,215	5,439	31,612
Negro.....	1,714	903	323	488
Other.....	271	140	-	131
Not reported.....	1,056	205	114	736

Sex of Principal Owner

Male.....	42,738	6,838	5,588	30,312
Female.....	3,142	507	225	2,409
Not reported.....	428	118	64	246

**Northeast**

OWNER CHARACTERISTICS--Continued

Veteran Status

Veteran.....	28,550	3,977	5,358	19,215
Vietnam conflict.....	2,820	716	581	1,524
Korean conflict.....	6,860	690	1,572	4,598
Korean conflict and World War II.....	998	124	203	671
World War II.....	11,765	1,440	2,160	8,165
World War I.....	133	19	15	99
Other service.....	5,974	988	827	4,159
Nonveteran.....	16,614	3,220	424	12,970
Not reported.....	1,143	267	94	782

Income

Less than \$2,000.....	157	55	19	83
\$2,000 to \$3,999.....	307	51	15	241
\$4,000 to \$5,999.....	1,076	265	82	729
\$6,000 to \$7,999.....	2,633	456	334	1,843
\$8,000 to \$9,999.....	4,299	764	756	2,779
\$10,000 to \$12,499.....	8,256	1,637	1,150	5,468
\$12,500 to \$14,999.....	5,826	1,161	840	3,825
\$15,000 to \$19,999.....	10,159	1,773	1,484	6,903
\$20,000 to \$24,999.....	4,481	381	409	3,692
\$25,000 to \$34,999.....	3,733	360	280	3,093
\$35,000 or more.....	2,671	58	167	2,446
Not reported.....	2,708	502	341	1,865

Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Northeast

Northeast	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	4,337	790	1,616	1,386	135	29	69	64	10	150	88
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	4,222	769	1,561	1,354	131	29	69	64	10	148	88
2.....	112	21	52	32	4	-	-	-	-	3	
3 or more.....	3	-	3	-	-	-	-	-	-	-	
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	4,300	786	1,613	1,380	135	29	68	64	7	133	85
Contract to purchase.....	36	4	3	5	-	-	1	-	3	17	3
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,426	597	1,284	1,102	95	28	57	60	8	124	71
Mortgage assumed at time property acquired.....	354	40	171	98	26	-	7	1	1	5	4
Mortgage placed later than acquisition of property.....	557	154	161	186	14	1	5	3	-	20	12
Refinanced mortgage: Same lender.....	312	70	102	125	3	-	1	-	-	7	4
Different lender.....	125	28	31	36	11	-	3	3	-	7	7
Mortgage placed on property owned free and clear of debt.....	121	56	28	26	-	1	1	-	-	7	1
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	557	154	161	186	14	1	5	3	-	20	12
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	38	4	13	13	1	-	1	-	-	1	4
Secure better terms.....	80	20	18	24	4	-	-	1	-	8	4
Provide funds for additions, improvements, or repairs to this property.....	245	80	67	81	7	-	3	1	-	4	3
Provide funds for investment in other real estate.....	23	8	8	4	1	-	-	-	-	1	-
Provide funds for other types of investments.....	22	6	5	11	-	-	-	-	-	1	-
Provide funds for educational or medical expenses.....	25	4	8	9	-	-	-	-	-	4	-
Other reasons.....	55	16	23	12	-	1	-	-	-	-	1
Not reported.....	69	16	19	33	-	-	1	-	-	-	-
Other properties.....	3,780	637	1,454	1,200	122	28	64	61	10	130	75
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	913	171	282	290	10	19	28	36	3	45	29
1967 and 1968.....	789	192	264	213	14	4	26	20	-	41	15
1965 and 1966.....	657	138	249	213	17	-	4	7	3	17	9
1960 to 1964.....	1,106	174	440	390	40	3	7	1	1	29	20
1955 to 1959.....	638	83	257	225	45	1	3	-	1	11	13
1950 to 1954.....	207	29	108	52	7	1	1	-	1	5	2
1949 or earlier.....	27	4	15	4	3	-	-	-	-	1	-
First Mortgage Loan											
Less than \$5,000.....	238	82	42	68	-	1	3	-	3	33	6
\$5,000 to \$7,499.....	463	103	104	185	10	5	4	7	-	31	13
\$7,500 to \$9,999.....	602	128	196	184	20	4	12	15	1	29	14
\$10,000 to \$12,499.....	864	146	366	256	38	7	12	6	-	15	20
\$12,500 to \$14,999.....	654	82	304	196	18	3	13	14	3	7	14
\$15,000 to \$17,499.....	551	87	233	175	22	-	13	6	-	11	4
\$17,500 to \$19,999.....	301	51	135	78	11	-	3	8	1	7	7
\$20,000 to \$24,999.....	373	45	139	146	7	4	7	8	1	9	6
\$25,000 to \$29,999.....	168	31	60	60	6	3	1	-	-	3	4
\$30,000 to \$39,999.....	88	19	28	32	4	-	-	-	-	4	-
\$40,000 to \$49,999.....	23	9	7	4	-	-	1	-	-	1	-
\$50,000 or more.....	11	7	2	1	-	1	-	-	-	-	-
Median.....dollars..	12,500	11,400	13,300	12,400	12,500	...	13,200	13,200	...	8,400	11,300
Mean.....dollars..	13,500	13,000	14,100	13,600	13,900	...	14,000	13,300	...	10,200	12,000
First Mortgage Outstanding Debt											
Less than \$5,000.....	1,012	243	287	361	28	3	8	1	3	60	18
\$5,000 to \$7,499.....	661	121	228	207	20	7	9	10	1	37	22
\$7,500 to \$9,999.....	613	104	254	166	32	3	8	13	1	17	15
\$10,000 to \$12,499.....	568	86	262	162	15	6	13	9	1	4	10
\$12,500 to \$14,999.....	479	80	197	138	21	3	12	12	-	8	8
\$15,000 to \$17,499.....	350	60	139	119	6	3	7	8	-	7	3
\$17,500 to \$19,999.....	214	23	86	79	4	-	6	3	3	6	6
\$20,000 to \$24,999.....	257	36	100	89	7	3	4	8	-	7	3
\$25,000 to \$29,999.....	103	8	40	44	3	1	3	-	-	1	3
\$30,000 to \$39,999.....	60	18	21	20	-	-	-	-	-	1	-
\$40,000 to \$49,999.....	14	8	3	1	-	-	-	-	-	1	-
\$50,000 or more.....	4	3	-	-	-	1	-	-	-	-	-
Median.....dollars..	9,500	8,200	10,300	9,300	9,000	...	11,900	12,300	...	6,000	8,100
Mean.....dollars..	10,600	10,000	11,100	10,500	9,700	...	12,300	12,700	...	7,800	9,500



Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Northeast

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	524	64	275	102	35	1	5	-	-	29	13
5.0 percent.....	210	30	67	65	14	-	13	-	1	15	5
5.1 to 5.9 percent.....	1,320	164	646	380	71	4	11	9	4	7	24
6.0 percent.....	1,200	312	276	485	8	1	14	15	4	65	20
6.1 to 6.4 percent.....	53	6	16	20	-	-	9	-	-	3	-
6.5 to 6.9 percent.....	149	19	61	44	4	1	4	6	-	4	5
7.0 percent.....	242	86	30	110	-	3	1	-	-	9	3
7.1 to 7.4 percent.....	77	20	24	27	-	-	2	-	-	3	1
7.5 to 7.9 percent.....	316	63	116	94	3	4	3	23	-	5	4
8.0 percent.....	72	11	32	17	-	3	1	-	-	7	-
8.1 to 8.4 percent.....	17	4	10	2	-	-	-	-	-	-	-
8.5 to 8.9 percent.....	131	5	58	37	-	8	6	11	-	-	5
9.0 percent.....	6	-	2	2	-	-	-	-	-	-	1
9.1 to 9.9 percent.....	5	4	1	-	-	-	-	-	-	-	-
10.0 percent or more.....	14	1	-	-	-	3	1	-	-	4	4
Median.....	6.0	6.0	5.7	6.0	5.3	...	6.0	7.6	...	6.0	6.0

## Variable Interest Rate on First Mortgage

Yes.....	312	71	120	103	-	-	3	-	-	5	10
No.....	4,024	719	1,495	1,283	135	29	67	64	10	145	78
Not reported.....	1	-	1	-	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	75	31	9	6	1	3	-	-	-	21	4
8 to 12 years.....	295	109	45	98	2	-	-	-	-	32	10
13 to 17 years.....	375	134	57	143	3	3	3	4	-	22	7
18 to 22 years.....	1,209	278	372	433	40	5	11	13	-	35	21
23 to 27 years.....	1,392	151	600	510	44	8	19	15	4	18	21
28 to 32 years.....	890	59	510	189	45	8	20	32	3	1	21
33 to 37 years.....	16	-	1	-	-	-	14	-	-	-	-
38 years or more.....	5	-	1	1	-	1	-	-	-	1	-
No stated term.....	80	28	21	5	-	-	1	-	3	19	3
Median.....	23.6	19.9	25.0	23.0	25.4	...	28.1	27.9	...	15.8	23.0

## Location of First Mortgage Holder

Property in Northeast region.....	4,337	790	1,616	1,386	135	29	69	64	10	150	88
Lender in Northeast.....	4,175	789	1,614	1,383	128	26	-	-	10	140	85
Lender in North Central.....	4	-	-	-	3	-	-	-	-	-	1
Lender in South.....	149	1	2	1	1	3	69	64	-	7	-
Lender in West.....	4	-	-	2	-	-	-	-	-	1	1
Lender outside United States.....	4	-	-	-	3	-	-	-	-	2	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in South region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Servicing of First Mortgage

Holder.....	3,985	752	1,558	1,339	63	24	49	1	10	139	49
Agent.....	352	38	58	46	72	5	20	62	-	11	38

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,650	718	1,349	1,237	62	21	39	18	5	132	68
Purchased from present servicer.....	307	29	85	43	62	1	26	37	3	6	14
Purchased from someone else.....	316	18	171	94	10	5	3	10	1	3	1
Not reported.....	63	25	10	12	1	1	1	-	-	9	4

Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Northeast

Northeast	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,774	635	1,454	1,198	122	28	64	61	10	128	74
Less than 40 percent.....	170	42	59	41	8	1	1	-	-	9	9
40 to 49 percent.....	143	28	58	45	1	-	-	-	-	8	3
50 to 59 percent.....	305	67	105	102	11	-	1	-	-	13	5
60 to 69 percent.....	525	112	192	172	28	-	1	2	1	6	10
70 to 79 percent.....	836	151	297	344	16	-	4	3	1	14	7
80 to 89 percent.....	714	95	291	253	13	5	7	4	-	34	12
90 to 94 percent.....	383	53	165	101	12	10	12	10	3	8	10
95 to 99 percent.....	353	34	167	62	20	9	13	19	3	11	16
100 percent or more.....	271	40	86	64	11	3	23	22	1	19	1
Not reported.....	73	12	34	15	1	-	1	1	-	6	1
Median.....	78	74	79	76	77	...	96	98	...	83	82
Other properties.....	563	155	161	188	14	1	5	3	-	22	14
Total Outstanding Debt as Percent of Value											
Less than 20 percent.....	743	178	240	256	28	1	4	-	1	26	8
20 to 29 percent.....	564	91	227	181	19	1	1	-	-	26	17
30 to 39 percent.....	618	126	225	199	21	-	1	-	-	25	20
40 to 49 percent.....	637	127	249	181	30	4	8	-	3	24	12
50 to 59 percent.....	598	97	239	214	17	3	7	4	3	11	3
60 to 69 percent.....	511	79	202	171	9	-	13	16	-	14	9
70 to 79 percent.....	271	40	96	87	3	-	13	15	-	8	8
80 to 89 percent.....	152	17	53	31	3	7	10	16	-	10	4
90 to 99 percent.....	88	6	25	13	2	11	11	12	1	4	3
100 percent or more.....	18	7	6	3	-	1	-	-	-	1	-
Not reported.....	137	23	54	49	6	-	-	-	1	1	3
Median.....	42	39	43	41	38	...	69	77	...	38	38
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	4,335	789	1,616	1,386	135	29	69	64	10	150	88
Interest and principal.....	4,291	785	1,609	1,386	135	28	69	64	10	120	85
Fully amortized.....	4,150	740	1,578	1,341	135	28	68	64	7	107	83
Partially amortized.....	141	45	32	45	-	-	1	-	3	14	1
Principal only.....	17	-	-	-	-	-	-	-	-	17	-
Fully amortized.....	14	-	-	-	-	-	-	-	-	14	-
Partially amortized.....	4	-	-	-	-	-	-	-	-	4	-
Interest only.....	27	4	7	-	-	1	-	-	-	12	3
No regular payment required.....	1	1	-	-	-	-	-	-	-	-	-
Items Included in First Mortgage Payment											
Regular payments of both interest and principal	4,291	785	1,609	1,386	135	28	69	64	10	120	85
Real estate taxes and property insurance.....	1,691	248	679	508	80	21	41	64	4	11	35
With no other items.....	838	135	316	313	23	1	19	10	3	11	8
With other items.....	853	113	363	195	57	19	22	54	1	-	28
Real estate taxes only.....	1,428	173	599	610	7	3	2	-	3	10	21
Property insurance only.....	18	7	1	6	-	-	3	-	-	1	-
Other combinations or no other items.....	1,153	358	330	262	48	4	23	-	3	97	28
No regular payments of interest and principal..	46	5	7	-	-	1	-	-	-	30	3
Monthly Interest and Principal Payments on First Mortgage											
Regular monthly payments of interest and/or principal.....	4,335	789	1,616	1,386	135	29	69	64	10	150	88
Less than \$50.....	523	100	158	183	12	3	10	4	3	35	15
\$50 to \$59.....	439	95	158	131	11	4	5	8	-	18	9
\$60 to \$69.....	527	102	211	145	24	-	8	6	-	16	16
\$70 to \$79.....	557	85	241	145	24	7	15	10	-	22	9
\$80 to \$89.....	454	60	197	142	17	4	5	10	1	9	10
\$90 to \$99.....	369	55	144	132	10	3	7	1	3	11	3
\$100 to \$119.....	527	118	175	172	20	-	8	9	3	16	7
\$120 to \$149.....	453	77	176	166	8	1	2	10	-	6	8
\$150 to \$174.....	212	36	70	76	1	3	7	5	-	10	4
\$175 to \$199.....	109	12	38	44	4	3	1	-	-	2	4
\$200 to \$249.....	99	24	30	38	4	-	-	-	-	1	1
\$250 to \$299.....	42	14	14	9	-	-	1	-	-	3	-
\$300 or more.....	23	12	4	2	-	1	-	-	-	1	1
Median.....dollars..	82	82	82	86	78	...	78	83	...	72	74
Mean.....dollars..	94	98	92	95	88	...	90	93	...	88	90
No regular payments required.....	1	1	-	-	-	-	-	-	-	-	-



Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Northeast

Northeast	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	4,076	758	1,511	1,303	131	29	67	56	10	133	77
Delinquent (30 days or more).....	206	20	84	71	2	-	2	8	-	14	5
1 to 3 payments.....	182	17	76	65	2	-	2	8	-	8	4
4 or more payments.....	24	3	7	7	-	-	-	-	-	6	1
Foreclosure in process.....	4	-	3	1	-	-	-	-	-	-	-
Foreclosure not in process.....	20	3	4	5	-	-	-	-	-	6	1
Not reported.....	54	11	21	11	3	-	-	-	-	3	5
No regular payments required.....	1	1	-	-	-	-	-	-	-	-	-
Interest and Principal Payments on First Mortgage as Percent of Income											
Regular payments of interest and/or principal..	4,335	789	1,616	1,386	135	29	69	64	10	150	88
Less than 5 percent.....	542	108	229	146	36	3	1	-	1	13	4
5 to 9 percent.....	2,083	392	784	666	63	4	29	25	3	69	49
10 to 14 percent.....	1,006	174	347	339	23	14	27	20	1	43	19
15 to 19 percent.....	274	38	108	83	1	3	8	11	3	11	7
20 to 24 percent.....	65	10	17	26	2	1	-	3	-	3	4
25 to 29 percent.....	34	8	5	12	-	1	-	1	-	3	3
30 to 34 percent.....	26	3	8	12	-	-	2	-	-	1	-
35 to 39 percent.....	10	1	7	1	-	-	-	-	-	-	-
40 to 49 percent.....	13	3	3	4	-	1	-	1	-	-	-
50 percent or more.....	18	3	5	4	-	1	-	-	-	4	-
Not reported or not computed.....	266	49	102	91	11	-	3	3	1	4	2
Median.....	8	8	8	8	7	...	10	11	...	9	8
No regular payments required.....	1	1	-	-	-	-	-	-	-	-	-
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	3,939	727	1,481	1,266	133	15	51	51	8	131	77
Less than \$10.....	68	35	11	11	1	-	3	1	1	3	3
\$10 to \$14.....	206	53	53	67	3	3	8	1	-	15	4
\$15 to \$19.....	462	128	134	145	14	1	4	3	-	18	14
\$20 to \$24.....	743	144	238	261	35	-	5	15	-	29	15
\$25 to \$29.....	673	104	245	230	33	5	5	7	1	27	15
\$30 to \$39.....	982	133	427	324	25	3	17	12	4	20	16
\$40 to \$49.....	400	52	206	108	9	1	5	7	-	7	5
\$50 to \$59.....	122	18	60	27	4	-	2	3	-	7	-
\$60 or more.....	108	23	46	29	3	1	-	3	-	1	1
Not reported or not computed.....	175	37	60	65	6	-	-	-	1	4	3
Median.....dollars..	27	24	30	27	26	...	29	29	...	24	25
Acquired 1970 and 1971 (part).....	398	63	135	120	3	14	19	12	1	19	11
Selected Annual Housing Costs as Percent of Income											
Acquired before 1970.....	3,939	727	1,481	1,266	133	15	51	51	8	131	77
Less than 5 percent.....	11	2	5	3	-	-	-	-	-	-	-
5 to 9 percent.....	201	43	81	57	11	-	-	-	-	6	4
10 to 14 percent.....	801	193	266	235	40	3	12	6	3	28	16
15 to 19 percent.....	957	161	376	320	28	3	10	10	-	28	22
20 to 24 percent.....	716	122	282	230	19	3	8	16	3	20	13
25 to 29 percent.....	415	74	155	131	12	3	12	4	-	21	3
30 to 34 percent.....	170	27	57	63	6	1	2	4	1	5	4
35 to 39 percent.....	89	5	36	37	-	-	1	1	-	4	4
40 to 49 percent.....	82	15	32	22	3	1	1	4	-	2	1
50 percent or more.....	95	18	31	35	-	1	-	1	-	6	3
Not reported or not computed.....	402	69	159	133	12	-	4	6	1	11	7
Median.....	18	17	19	19	16	...	20	22	...	19	18
Acquired 1970 and 1971 (part).....	398	63	135	120	3	14	19	12	1	19	11
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	3,410	526	1,336	1,128	114	26	43	60	5	102	69
1,000,000 or more.....	371	18	128	142	7	12	8	23	-	19	14
250,000 to 999,999.....	93	6	42	25	5	-	6	2	1	3	3
50,000 to 249,999.....	464	74	229	111	11	3	4	6	-	16	11
10,000 to 49,999.....	668	87	255	248	32	3	7	14	3	17	3
Less than 10,000 and rural.....	1,816	342	682	603	58	9	18	16	1	48	39
Outside SMSA's.....	926	264	280	258	22	3	26	4	4	48	19
10,000 or more.....	196	54	70	48	5	-	5	-	-	7	7
2,500 to 9,999.....	163	46	36	60	3	1	-	3	3	7	5
Less than 2,500 and rural.....	567	165	174	149	14	1	21	1	1	34	7

Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Northeast

## PROPERTY CHARACTERISTICS--Continued

## Year Built

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1969 and 1970 (part).....	133	32	37	49	-	-	4	-	-	2	8
1967 and 1968.....	191	43	61	66	2	-	5	3	-	6	5
1965 and 1966.....	259	42	103	102	3	-	2	-	-	5	2
1960 to 1964.....	576	93	236	194	27	-	3	6	3	5	11
1950 to 1959.....	1,285	190	568	370	70	7	19	8	-	29	23
1940 to 1949.....	441	98	168	124	17	1	5	12	-	10	7
1939 or earlier.....	1,345	274	404	450	17	19	29	33	4	90	25
Not reported.....	106	18	39	32	2	1	1	2	3	3	7

## Value

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than \$5,000.....	19	5	1	4	-	-	-	-	-	9	-
\$5,000 to \$7,499.....	71	16	6	20	1	7	3	1	-	13	4
\$7,500 to \$9,999.....	138	48	10	41	1	-	6	10	1	20	1
\$10,000 to \$12,499.....	235	55	46	81	11	3	6	11	1	17	3
\$12,500 to \$14,999.....	179	34	55	55	1	6	5	8	-	9	6
\$15,000 to \$17,499.....	420	86	143	133	11	-	11	8	-	14	14
\$17,500 to \$19,999.....	359	62	142	123	11	1	5	3	1	6	5
\$20,000 to \$24,999.....	708	109	288	229	21	4	13	11	1	10	21
\$25,000 to \$29,999.....	659	89	311	184	22	3	10	10	1	17	13
\$30,000 to \$39,999.....	833	144	360	264	19	3	5	1	1	22	12
\$40,000 to \$49,999.....	287	47	95	117	11	1	3	-	-	8	4
\$50,000 or more.....	292	72	104	87	18	1	1	-	-	5	3
Not reported.....	137	23	54	49	6	-	-	-	1	1	3
Median.....dollars..	24,800	23,600	26,400	24,600	26,200	...	19,200	15,400	...	16,300	22,500
Mean.....dollars..	26,400	26,700	27,700	26,500	29,900	...	20,300	16,400	...	19,300	22,900

## Purchase Price-Income Ratio

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase 1967 to 1971 (part).....	1,491	305	491	444	22	22	47	50	3	73	36
Less than 1.0.....	200	67	41	43	1	4	6	6	-	24	7
1.0 to 1.4.....	373	78	116	101	6	10	11	22	-	19	11
1.5 to 1.9.....	403	72	150	130	5	4	16	10	-	10	7
2.0 to 2.4.....	229	35	80	82	4	-	9	7	1	6	4
2.5 to 2.9.....	95	12	36	32	1	1	-	1	1	6	4
3.0 to 3.4.....	55	7	21	20	-	-	3	-	-	4	-
3.5 to 3.9.....	20	5	4	8	-	-	-	-	-	1	2
4.0 or more.....	34	5	11	10	-	3	-	1	-	2	2
Not reported or not computed.....	82	23	32	18	4	-	1	3	-	-	-
Median.....	1.6	1.4	1.7	1.7	...	...	1.6	1.3	...	1.3	1.5
Other properties.....	2,845	486	1,125	942	113	7	23	14	7	78	52

## OWNER CHARACTERISTICS

## Age of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 25 years.....	47	10	12	15	-	2	1	1	1	3	2
25 to 34 years.....	896	170	306	267	21	8	21	30	1	48	23
35 to 44 years.....	1,323	231	534	424	24	8	27	14	3	37	22
45 to 54 years.....	1,207	219	456	385	56	7	14	11	1	29	28
55 to 64 years.....	611	121	214	209	25	3	5	3	-	22	8
65 years or over.....	181	22	80	58	4	-	-	-	1	11	4
Not reported.....	73	18	13	29	4	1	1	4	1	-	-
Median.....	44	44	44	44	49	40	39	34	40	41	44

## Race of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
White.....	4,049	759	1,552	1,288	126	17	51	34	5	140	78
Negro.....	177	14	38	47	5	11	15	29	3	7	8
Other.....	19	1	6	8	-	1	1	-	-	-	1
Not reported.....	91	16	21	42	4	-	2	1	1	3	-

## Sex of Principal Owner

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Male.....	3,920	722	1,472	1,242	127	23	58	56	8	131	81
Female.....	378	64	134	124	6	6	10	8	1	19	7
Not reported.....	39	4	9	21	3	-	1	-	-	-	-



Table 5e. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
OWNER CHARACTERISTICS--Continued											
Veteran Status											
Veteran.....	2,630	487	1,032	820	77	10	38	36	7	71	52
Vietnam conflict.....	209	47	54	73	3	4	5	8	-	7	8
Korean conflict.....	561	99	254	151	11	-	13	8	-	19	7
Korean conflict and World War II.....	94	16	37	25	3	-	3	-	1	6	3
World War II.....	1,299	245	503	426	51	3	15	8	1	18	28
World War I.....	33	7	14	5	2	-	-	-	1	4	1
Other service.....	434	73	170	140	8	3	3	12	3	18	4
Nonveteran.....	1,602	287	551	526	52	18	30	25	1	77	35
Not reported.....	104	17	33	39	6	1	1	3	1	2	1
Income											
Less than \$2,000.....	31	3	12	8	-	1	-	1	-	6	-
\$2,000 to \$3,999.....	57	10	17	23	-	1	-	-	-	1	4
\$4,000 to \$5,999.....	159	26	57	40	4	3	6	5	1	13	3
\$6,000 to \$7,999.....	361	82	102	122	7	1	11	8	3	13	12
\$8,000 to \$9,999.....	497	84	159	162	8	6	15	18	-	32	13
\$10,000 to \$12,499.....	834	155	310	274	19	8	8	13	3	28	16
\$12,500 to \$14,999.....	589	92	239	187	18	1	10	4	-	27	11
\$15,000 to \$19,999.....	851	145	343	269	28	5	15	7	-	21	18
\$20,000 to \$24,999.....	329	62	136	106	13	-	-	1	-	4	6
\$25,000 to \$34,999.....	223	38	84	72	18	1	1	3	1	1	3
\$35,000 or more.....	139	45	54	32	8	-	-	-	-	-	1
Not reported.....	264	48	102	91	11	-	3	3	1	4	2
Median.....dollars..	12,900	12,800	13,500	12,700	15,900	...	10,300	9,700	...	10,700	11,800
Mean.....dollars..	14,900	16,200	15,200	14,500	18,800	...	11,400	10,900	...	10,900	12,600

Table 1f. Mortgage Status, 1-Unit Homeowner Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	9,370	4,052	5,317	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	1,152	733	419
Inside SMSA's.....	6,454	2,443	4,011	5 rooms.....	2,860	1,264	1,596
1,000,000 or more.....	456	228	228	6 rooms.....	2,610	1,075	1,535
250,000 to 999,999.....	943	395	548	7 rooms.....	1,347	510	837
50,000 to 249,999.....	1,580	634	947	8 rooms.....	733	231	502
10,000 to 49,999.....	1,631	530	1,101	9 rooms or more.....	544	170	375
Less than 10,000 and rural.....	1,844	656	1,188	Not reported.....	123	69	55
Outside SMSA's.....	2,916	1,610	1,306	Median.....	5.7	5.4	5.8
10,000 or more.....	843	410	433	Purchase Price			
2,500 to 9,999.....	693	389	304	Properties acquired by purchase 1967			
Less than 2,500 and rural.....	1,380	811	569	to 1971 (part).....	2,477	370	2,107
Manner of Acquisition				Less than \$5,000.....	117	54	64
By purchase.....	8,823	3,547	5,276	\$5,000 to \$7,499.....	135	44	91
Placed one new mortgage.....	6,111	1,631	4,480	\$7,500 to \$9,999.....	161	24	137
Placed two or more new mortgages.....	140	39	101	\$10,000 to \$12,499.....	227	30	198
Assumed mortgage(s) already on property.....	707	144	563	\$12,500 to \$14,999.....	258	20	238
Assumed mortgage already on property and				\$15,000 to \$17,499.....	286	48	238
placed new mortgage.....	61	28	33	\$17,500 to \$19,999.....	310	28	283
All cash.....	1,426	1,371	55	\$20,000 to \$24,999.....	388	33	355
Borrowed other than with mortgage.....	346	306	40	\$25,000 to \$29,999.....	217	27	190
Other.....	31	27	4	\$30,000 to \$34,999.....	151	21	131
Not by purchase.....	412	376	36	\$35,000 to \$39,999.....	77	10	68
Inheritance or gift.....	401	368	33	\$40,000 to \$49,999.....	70	15	55
Other.....	11	8	3	\$50,000 or more.....	64	15	49
Not reported.....	135	129	5	Not reported.....	15	4	11
Source of Downpayment				Median.....dollars..	17,900	15,600	18,200
Purchased 1965 to 1971 (part).....	3,157	524	2,633	Other properties.....	6,893	3,682	3,211
Sale of previous home.....	955	196	759	Value			
Sale of other real property or other				Less than \$5,000.....	289	240	49
investments.....	86	27	59	\$5,000 to \$7,499.....	602	449	153
Savings.....	1,298	163	1,135	\$7,500 to \$9,999.....	632	371	261
Borrowing other than mortgage on this property..	237	24	213	\$10,000 to \$12,499.....	976	533	442
Gift.....	41	2	40	\$12,500 to \$14,999.....	644	254	389
Land on which structure was built.....	31	1	30	\$15,000 to \$17,499.....	1,115	473	642
Other.....	38	8	30	\$17,500 to \$19,999.....	825	253	573
No downpayment required.....	242	15	227	\$20,000 to \$24,999.....	1,430	488	942
Not reported.....	230	88	141	\$25,000 to \$29,999.....	951	298	654
Other properties.....	6,213	3,528	2,684	\$30,000 to \$39,999.....	948	313	636
Land and Building Acquisition				\$40,000 to \$49,999.....	330	94	236
During same 12-month period.....	7,887	3,251	4,636	\$50,000 or more.....	288	103	185
Acquired land previously.....	585	338	248	Not reported.....	339	185	154
Land not owned by building owner.....	39	24	15	Median.....dollars..	18,300	15,500	20,400
Not reported.....	858	439	419	Mean.....dollars..	20,300	17,600	22,200
Year Property Acquired				Purchase Price as Percent of Value			
1969 to 1971 (part).....	1,337	221	1,116	Acquired by purchase.....	8,823	3,547	5,276
1967 and 1968.....	1,238	241	997	Purchased 1967 to 1971 (part).....	2,477	370	2,107
1965 and 1966.....	1,051	225	826	Less than 80 percent.....	594	97	497
1960 to 1964.....	1,725	523	1,202	80 to 89 percent.....	607	67	540
1955 to 1959.....	1,369	642	728	90 to 94 percent.....	380	55	325
1950 to 1954.....	1,013	715	298	95 to 99 percent.....	248	25	222
1949 or earlier.....	1,618	1,468	150	100 percent or more.....	624	122	502
Not reported.....	19	19	-	Not reported.....	24	4	20
Year Built				Median.....	90	92	90
1969 and 1970 (part).....	181	33	148	Purchased 1960 to 1966.....	2,664	646	2,018
1967 and 1968.....	333	62	272	Less than 60 percent.....	346	84	262
1965 and 1966.....	349	54	295	60 to 79 percent.....	1,042	227	816
1960 to 1964.....	989	204	785	80 to 89 percent.....	654	161	493
1950 to 1959.....	2,522	886	1,636	90 to 99 percent.....	278	66	212
1940 to 1949.....	1,172	561	610	100 percent or more.....	200	73	126
1939 or earlier.....	3,517	2,071	1,446	Not reported.....	144	36	108
Not reported.....	306	181	124	Median.....	78	80	77
				Purchased 1959 or earlier.....	3,683	2,532	1,151
				Less than 40 percent.....	835	724	112
				40 to 59 percent.....	743	504	239
				60 to 79 percent.....	1,064	628	436
				80 to 99 percent.....	577	337	239
				100 percent or more.....	207	146	61
				Not reported.....	257	193	64
				Median.....	63	58	69
				Not acquired by purchase.....	546	505	41



Table 1f. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	2,476	369	2,107	Acquired before 1970.....	8,659	3,919	4,741
Less than 1.0.....	362	73	289	Less than 5 percent.....	278	272	5
1.0 to 1.4.....	694	67	627	5 to 9 percent.....	1,480	1,187	293
1.5 to 1.9.....	609	41	567	10 to 14 percent.....	1,939	712	1,227
2.0 to 2.4.....	288	46	243	15 to 19 percent.....	1,593	356	1,237
2.5 to 2.9.....	161	26	135	20 to 24 percent.....	991	236	755
3.0 to 3.4.....	72	12	60	25 to 29 percent.....	463	147	316
3.5 to 3.9.....	32	11	21	30 to 34 percent.....	267	99	168
4.0 or more.....	95	52	44	35 to 39 percent.....	167	78	89
Not reported or not computed.....	163	42	121	40 to 49 percent.....	182	95	86
Median.....	1.5	1.7	1.5	50 percent or more.....	252	127	125
Other properties.....	6,894	3,683	3,211	Not reported or not computed.....	1,047	608	439
				Median.....	15	11	17
				Acquired 1970 and 1971 (part).....	710	134	577
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Selected Monthly Housing Costs				Age of Principal Owner			
Acquired before 1970.....	8,659	3,919	4,741	Less than 25 years.....	142	14	128
Less than \$50.....	1,059	1,044	15	25 to 34 years.....	1,401	106	1,296
\$50 to \$59.....	614	605	9	35 to 44 years.....	1,819	257	1,562
\$60 to \$69.....	533	514	19	45 to 54 years.....	2,126	708	1,418
\$70 to \$79.....	422	375	47	55 to 64 years.....	1,739	1,069	670
\$80 to \$89.....	395	319	76	65 years or over.....	2,036	1,848	188
\$90 to \$99.....	294	179	115	Not reported.....	106	51	56
\$100 to \$119.....	626	266	360	Median.....	51	64	43
\$120 to \$149.....	1,039	166	873	Race of Principal Owner			
\$150 to \$174.....	883	48	835	White.....	8,732	3,846	4,886
\$175 to \$199.....	733	21	712	Negro.....	421	110	311
\$200 to \$249.....	508	22	486	Other.....	29	6	23
\$225 to \$249.....	305	7	298	Not reported.....	188	91	98
\$250 to \$274.....	214	6	209	Sex of Principal Owner			
\$275 to \$299.....	156	4	152	Male.....	7,607	2,766	4,841
\$300 or more.....	333	7	326	Female.....	1,692	1,261	431
Not reported.....	546	336	209	Not reported.....	70	25	45
Median.....dollars..	123	62	172	Veteran Status			
Acquired 1970 and 1971 (part).....	710	134	577	Veteran.....	4,377	1,332	3,046
Real Estate Tax				Vietnam conflict.....	308	20	288
Acquired before 1970.....	8,659	3,919	4,741	Korean conflict.....	733	109	625
Less than \$100.....	666	470	196	Korean conflict and World War II.....	137	23	114
\$100 to \$199.....	1,269	750	519	World War II.....	2,289	832	1,457
\$200 to \$299.....	1,432	700	732	World War I.....	293	271	22
\$300 to \$349.....	744	294	450	Other service.....	617	77	540
\$350 to \$399.....	587	218	369	Nonveteran.....	4,756	2,594	2,163
\$400 to \$449.....	563	215	348	Not reported.....	236	127	109
\$450 to \$499.....	474	146	329	Persons in Household			
\$500 to \$549.....	438	164	274	1 person.....	1,097	960	137
\$550 to \$599.....	317	108	210	2 persons.....	2,722	1,777	945
\$600 to \$699.....	604	201	404	3 persons.....	1,535	526	1,009
\$700 to \$799.....	353	119	234	4 persons.....	1,602	305	1,297
\$800 or more.....	875	276	599	5 persons.....	1,103	201	902
Not reported.....	337	259	78	6 persons or more.....	1,140	183	957
Median.....dollars..	354	287	409	Not reported.....	169	99	70
Acquired 1970 and 1971 (part).....	710	134	577	Median.....	3.0	2.0	3.9
Real Estate Tax Per \$1,000 Value				Income			
Acquired before 1970.....	8,659	3,919	4,741	Less than \$2,000.....	535	475	59
Less than \$10.....	530	281	249	\$2,000 to \$3,999.....	731	620	111
\$10 to \$14.....	1,313	623	690	\$4,000 to \$5,999.....	755	501	255
\$15 to \$19.....	1,912	759	1,154	\$6,000 to \$7,999.....	833	400	433
\$20 to \$24.....	1,703	707	997	\$8,000 to \$9,999.....	995	375	619
\$25 to \$29.....	1,151	461	689	\$10,000 to \$12,499.....	1,667	490	1,177
\$30 to \$39.....	875	381	493	\$12,500 to \$14,999.....	1,062	241	822
\$40 to \$49.....	250	126	123	\$15,000 to \$19,999.....	1,208	300	908
\$50 to \$59.....	81	37	43	\$20,000 to \$24,999.....	522	149	373
\$60 or more.....	131	74	56	\$25,000 to \$34,999.....	292	86	206
Not reported or not computed.....	714	468	245	\$35,000 or more.....	162	75	87
Median.....dollars..	20	20	20	Not reported.....	608	340	268
Acquired 1970 and 1971 (part).....	710	134	577	Median.....dollars..	10,800	7,300	12,200
				Mean.....dollars..	11,700	9,300	13,500

Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	5,317	5,178	140	936	922	14	539	525	14	3,842	3,730	112
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	5,178	5,178	-	922	922	-	525	525	-	3,730	3,730	-
2.....	138	-	138	14	-	14	14	-	14	111	-	111
3 or more.....	1	-	1	-	-	-	-	-	-	1	-	1
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	4,874	4,736	138	936	922	14	532	519	14	3,406	3,295	110
Contract to purchase.....	443	442	1	-	-	-	7	7	-	436	435	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	3,900	3,798	103	770	762	8	434	420	14	2,697	2,616	81
Mortgage assumed at time property acquired.....	542	525	17	156	151	6	104	104	-	281	270	11
Mortgage placed later than acquisition of property.....	875	855	20	9	9	-	1	1	-	864	844	20
Refinanced mortgage: Same lender.....	515	503	12	7	7	-	1	1	-	507	495	12
Different lender.....	190	183	7	1	1	-	-	-	-	188	182	7
Mortgage placed on property owned free and clear of debt.....	170	169	1	1	1	-	-	-	-	169	168	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	875	855	20	9	9	-	1	1	-	864	844	20
Renew or extend loan that had fallen due, without increasing outstanding balance.....	53	53	-	1	1	-	-	-	-	51	51	-
Secure better terms.....	133	128	5	1	1	-	1	1	-	131	125	5
Provide funds for additions, improvements, or repairs to this property.....	355	346	8	-	-	-	-	-	-	355	346	8
Provide funds for investment in other real estate.....	42	42	-	-	-	-	-	-	-	42	42	-
Provide funds for other types of investments.....	27	27	-	1	1	-	-	-	-	26	26	-
Provide funds for educational or medical expenses.....	35	34	1	-	-	-	-	-	-	35	34	1
Other reasons.....	98	95	4	-	-	-	-	-	-	98	95	4
Not reported.....	132	131	1	5	5	-	-	-	-	127	126	1
Other properties.....	4,442	4,323	119	927	913	14	538	524	14	2,978	2,886	92
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,375	1,356	19	227	225	1	94	92	1	1,054	1,039	16
1967 and 1968.....	1,132	1,103	29	189	187	1	84	82	1	860	834	26
1965 and 1966.....	895	867	27	138	137	1	51	50	1	705	681	24
1960 to 1964.....	1,247	1,203	44	219	215	4	129	126	3	899	862	37
1955 to 1959.....	530	513	17	132	129	3	132	127	6	266	258	8
1950 to 1954.....	132	127	4	27	25	3	47	45	1	57	57	-
1949 or earlier.....	7	7	-	4	4	-	3	3	-	-	-	-
First Mortgage Loan												
Less than \$5,000.....	366	355	11	4	4	-	1	1	-	361	350	11
\$5,000 to \$7,499.....	562	546	17	30	27	3	20	18	3	512	501	11
\$7,500 to \$9,999.....	732	705	27	118	115	3	83	80	3	532	510	22
\$10,000 to \$12,499.....	960	934	26	225	223	3	122	119	3	613	592	21
\$12,500 to \$14,999.....	904	884	20	258	254	4	136	135	1	510	494	15
\$15,000 to \$17,499.....	696	677	19	181	181	-	84	81	3	431	415	16
\$17,500 to \$19,999.....	400	397	3	84	82	1	52	52	-	264	263	1
\$20,000 to \$24,999.....	414	405	8	34	34	-	31	31	-	348	340	8
\$25,000 to \$29,999.....	164	160	4	1	1	-	5	4	1	157	154	3
\$30,000 to \$39,999.....	79	78	1	-	-	-	4	4	-	75	73	1
\$40,000 to \$49,999.....	28	27	1	-	-	-	-	-	-	28	27	1
\$50,000 or more.....	12	11	1	-	-	-	-	-	-	12	11	1
Median.....dollars..	12,600	12,600	11,400	13,300	13,400	...	13,200	13,300	...	12,100	12,100	11,500
Mean.....dollars..	13,200	13,200	12,700	13,300	13,400	...	13,700	13,700	...	13,100	13,200	12,900



Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## North Central

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,246	1,211	35	89	85	4	78	75	3	1,080	1,051	28
\$5,000 to \$7,499.....	715	693	22	93	93	-	83	78	6	539	522	16
\$7,500 to \$9,999.....	784	753	30	187	182	6	90	87	3	506	484	22
\$10,000 to \$12,499.....	735	721	14	189	187	1	96	96	-	450	437	12
\$12,500 to \$14,999.....	674	656	18	175	173	1	85	85	-	414	397	17
\$15,000 to \$17,499.....	429	424	5	122	122	-	43	41	1	264	260	4
\$17,500 to \$19,999.....	292	286	6	62	61	1	31	31	-	199	194	4
\$20,000 to \$24,999.....	270	266	4	18	18	-	25	24	1	227	224	3
\$25,000 to \$29,999.....	96	93	3	1	1	-	4	4	-	91	88	3
\$30,000 to \$39,999.....	51	51	-	-	-	-	3	3	-	48	48	-
\$40,000 to \$49,999.....	20	17	3	-	-	-	-	-	-	20	17	3
\$50,000 or more.....	6	6	-	-	-	-	-	-	-	6	6	-
Median.....dollars..	9,700	9,700	8,500	11,300	11,300	...	10,400	10,500	...	8,900	8,900	8,700
Mean.....dollars..	10,500	10,500	9,700	11,200	11,300	...	10,800	10,800	...	10,200	10,200	9,900

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,233	1,211	22	89	85	4	76	75	1	1,068	1,051	16
\$5,000 to \$7,499.....	705	693	12	93	93	-	81	78	3	532	522	9
\$7,500 to \$9,999.....	781	753	27	182	182	-	91	87	4	508	484	23
\$10,000 to \$12,499.....	740	721	19	189	187	1	96	96	-	455	437	18
\$12,500 to \$14,999.....	672	656	17	178	173	4	88	85	3	407	397	10
\$15,000 to \$17,499.....	445	424	21	125	122	3	43	41	1	277	260	17
\$17,500 to \$19,999.....	290	286	4	61	61	-	31	31	-	198	194	4
\$20,000 to \$24,999.....	272	266	6	19	18	1	24	24	-	228	224	4
\$25,000 to \$29,999.....	103	93	9	1	1	-	5	4	1	96	88	8
\$30,000 to \$39,999.....	51	51	-	-	-	-	3	3	-	48	48	-
\$40,000 to \$49,999.....	18	17	1	-	-	-	-	-	-	18	17	1
\$50,000 or more.....	7	6	1	-	-	-	-	-	-	7	6	1
Median.....dollars..	9,700	9,700	11,100	11,300	11,300	...	10,500	10,500	...	9,000	8,900	11,000
Mean.....dollars..	10,500	10,500	12,400	11,300	11,300	...	10,800	10,800	...	10,300	10,200	12,700

## Interest Rate on First Mortgage

Less than 5.0 percent.....	426	412	14	102	97	4	211	204	7	113	110	3
5.0 percent.....	166	164	1	13	13	-	-	-	-	152	151	1
5.1 to 5.9 percent.....	1,242	1,220	22	470	462	8	183	180	3	590	578	11
6.0 percent.....	1,109	1,070	38	109	108	1	49	48	1	950	915	36
6.1 to 6.4 percent.....	202	193	8	3	3	-	-	-	-	199	191	8
6.5 to 6.9 percent.....	737	709	29	74	74	-	28	27	1	635	608	27
7.0 percent.....	466	457	10	14	14	-	12	12	-	440	431	10
7.1 to 7.4 percent.....	72	72	-	3	3	-	-	-	-	69	69	-
7.5 to 7.9 percent.....	379	371	8	72	72	-	27	27	-	280	272	8
8.0 percent.....	315	307	8	18	18	-	3	3	-	294	286	8
8.1 to 8.4 percent.....	15	15	-	1	1	-	-	-	-	14	14	-
8.5 to 8.9 percent.....	150	149	1	57	57	-	25	24	1	68	68	-
9.0 percent.....	18	18	-	-	-	-	-	-	-	18	18	-
9.1 to 9.9 percent.....	1	1	-	-	-	-	-	-	-	1	1	-
10.0 percent or more.....	20	20	-	-	-	-	-	-	-	20	20	-
Median.....	6.1	6.1	6.1	5.8	5.8	...	5.4	5.4	...	6.4	6.4	6.4

## Term of First Mortgage

Less than 8 years.....	285	276	9	-	-	-	-	-	-	285	276	9
8 to 12 years.....	554	543	11	4	4	-	1	1	-	548	538	11
13 to 17 years.....	584	559	24	8	8	-	7	7	-	569	544	24
18 to 22 years.....	1,218	1,187	30	99	96	3	49	48	1	1,070	1,044	26
23 to 27 years.....	1,404	1,356	49	228	223	4	135	130	6	1,041	1,002	39
28 to 32 years.....	1,112	1,097	15	567	561	6	346	340	7	198	196	3
33 to 37 years.....	64	63	1	28	26	1	-	-	-	37	37	-
38 years or more.....	10	10	-	3	3	-	-	-	-	7	7	-
No stated term.....	87	87	-	-	-	-	-	-	-	87	87	-
Median.....	22.8	22.9	22.2	29.1	29.1	...	29.1	29.1	...	20.2	20.2	20.2

## Holder of First Mortgage

Commercial bank or trust company.....	1,166	1,132	34	160	157	3	76	75	1	929	900	30
Mutual savings bank.....	204	200	4	114	110	4	63	63	-	27	27	-
Savings and loan association.....	2,370	2,287	84	208	205	3	196	189	7	1,967	1,893	74
Life insurance company.....	489	474	15	183	179	4	119	114	6	187	181	6
Mortgage company.....	35	34	1	14	14	-	7	7	-	14	13	1
Federal agency.....	182	181	1	46	46	-	11	11	-	125	123	1
Federal National Mortgage Association.....	203	203	-	151	151	-	52	52	-	1	1	-
Real estate or construction company.....	22	22	-	1	1	-	-	-	-	20	20	-
Individual or individual's estate.....	473	473	-	-	-	-	-	-	-	473	473	-
Other.....	172	172	-	59	59	-	15	15	-	98	98	-

Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Servicing of First Mortgage												
Holder.....	4,188	4,068	120	343	339	4	237	232	6	3,607	3,497	110
Agent.....	1,130	1,110	20	593	583	10	302	294	8	235	233	2
Holder's Acquisition of First Mortgage												
Originated by holder.....	4,052	3,934	119	392	385	7	200	197	3	3,460	3,351	109
Purchased from present servicer.....	917	899	18	453	446	7	260	251	10	204	202	2
Purchased from someone else.....	289	286	3	88	88	-	76	75	1	125	123	2
Not reported.....	59	59	-	3	3	-	3	3	-	54	54	-
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,439	4,320	119	927	913	14	536	523	14	2,976	2,885	92
Less than 40 percent.....	107	104	3	4	4	-	-	-	-	102	100	3
40 to 49 percent.....	120	118	3	7	7	-	4	4	-	109	107	3
50 to 59 percent.....	219	211	8	10	10	-	10	10	-	199	191	8
60 to 69 percent.....	491	466	25	32	30	1	22	21	1	437	415	22
70 to 79 percent.....	792	763	29	77	73	4	39	38	1	676	653	23
80 to 89 percent.....	923	893	30	188	183	4	94	91	3	641	618	23
90 to 94 percent.....	512	507	4	169	168	1	70	70	-	272	269	3
95 to 99 percent.....	586	584	1	337	335	1	97	97	-	152	152	-
100 percent or more.....	626	609	16	101	99	2	196	188	8	329	322	7
Not reported.....	65	65	-	3	3	-	4	4	-	58	58	-
Median.....	84	85	77	94	94	...	96	96	...	79	79	74
Other properties.....	878	858	20	9	9	-	3	3	-	866	846	20
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,439	4,320	119	927	913	14	536	523	14	2,976	2,885	92
Less than 40 percent.....	105	104	1	4	4	-	-	-	-	101	100	1
40 to 49 percent.....	118	118	-	7	7	-	4	4	-	107	107	-
50 to 59 percent.....	212	211	1	10	10	-	10	10	-	193	191	1
60 to 69 percent.....	472	466	6	30	30	-	21	21	-	421	415	6
70 to 79 percent.....	766	763	3	73	73	-	38	38	-	655	653	3
80 to 89 percent.....	911	893	18	183	183	-	91	91	-	636	618	18
90 to 94 percent.....	525	507	17	169	168	1	72	70	1	284	269	15
95 to 99 percent.....	605	584	21	340	335	4	97	97	-	168	152	16
100 percent or more.....	661	609	52	107	99	8	200	188	12	354	322	31
Not reported.....	65	65	-	3	3	-	4	4	-	58	58	-
Median.....	85	85	98	94	94	...	96	96	...	79	79	95
Other properties.....	878	858	20	9	9	-	3	3	-	866	846	20
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	690	675	15	48	45	3	43	43	-	600	587	12
20 to 29 percent.....	503	502	1	37	37	-	35	35	-	432	430	1
30 to 39 percent.....	551	540	11	57	55	1	53	49	4	441	436	5
40 to 49 percent.....	714	705	9	106	105	1	60	60	-	548	540	8
50 to 59 percent.....	751	718	33	141	140	1	77	74	3	533	504	29
60 to 69 percent.....	745	727	18	146	146	-	86	86	-	513	495	18
70 to 79 percent.....	589	564	26	147	145	3	56	55	1	386	365	21
80 to 89 percent.....	318	308	10	107	105	1	55	54	1	156	149	7
90 to 99 percent.....	237	233	4	114	111	3	43	42	1	80	80	-
100 percent or more.....	64	54	10	18	18	-	15	12	3	31	24	7
Not reported.....	154	151	3	15	15	-	16	16	-	123	120	3
Median.....	51	51	59	64	64	...	59	59	...	47	46	59
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	5,312	5,172	140	936	922	14	539	525	14	3,837	3,725	112
Interest and principal.....	5,267	5,128	140	936	922	14	539	525	14	3,792	3,680	112
Fully amortized.....	4,972	4,841	132	934	920	14	538	524	14	3,500	3,396	104
Partially amortized.....	295	287	8	2	2	-	1	1	-	292	284	8
Principal only.....	11	11	-	-	-	-	-	-	-	11	11	-
Fully amortized.....	6	6	-	-	-	-	-	-	-	6	6	-
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	34	34	-	-	-	-	-	-	-	34	34	-
No regular payment required.....	5	5	-	-	-	-	-	-	-	5	5	-



Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.....	5,267	5,128	140	936	922	14	539	525	14	3,792	3,680	112
Real estate taxes and property insurance.....	2,777	2,698	79	931	917	14	482	469	12	1,365	1,312	53
With no other items.....	1,504	1,457	46	12	12	-	400	391	10	1,091	1,054	37
With other items.....	1,274	1,241	33	918	904	14	81	79	3	274	258	16
Real estate taxes only.....	555	541	14	3	3	-	44	42	1	509	496	12
Property insurance only.....	18	18	-	-	-	-	-	-	-	18	18	-
Other combinations or no other items.....	1,916	1,870	46	3	3	-	14	14	-	1,900	1,854	46
No regular payments of interest and principal...	50	50	-	-	-	-	-	-	-	50	50	-
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	5,312	5,172	140	936	922	14	539	525	14	3,837	3,725	112
Less than \$50.....	480	462	19	53	50	3	46	42	4	381	369	12
\$50 to \$59.....	476	457	18	105	101	4	74	70	4	297	287	10
\$60 to \$69.....	586	570	16	141	140	1	83	82	1	362	348	14
\$70 to \$79.....	629	617	13	149	147	3	100	100	-	381	371	10
\$80 to \$89.....	657	644	13	162	161	1	69	69	-	426	413	12
\$90 to \$99.....	506	498	8	121	121	-	47	46	1	338	332	7
\$100 to \$119.....	777	753	24	114	113	1	56	56	-	607	585	22
\$120 to \$149.....	607	591	16	74	74	-	37	36	1	496	482	15
\$150 to \$174.....	258	252	5	15	15	-	16	14	1	227	223	4
\$175 to \$199.....	161	160	1	-	-	-	7	7	-	155	153	1
\$200 to \$249.....	106	105	1	1	1	-	4	4	-	100	99	1
\$250 to \$299.....	31	30	1	-	-	-	-	-	-	31	30	1
\$300 or more.....	37	34	3	-	-	-	-	-	-	37	34	3
Median.....dollars..	87	87	82	81	81	...	76	76	...	92	92	88
Mean.....dollars..	97	97	94	83	84	...	83	83	...	102	102	100
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	5,312	5,172	140	936	922	14	539	525	14	3,837	3,725	112
Less than \$70.....	1,514	1,502	13	293	291	3	194	194	-	1,027	1,018	10
\$70 to \$79.....	624	617	7	147	147	-	100	100	-	377	371	7
\$80 to \$89.....	653	644	9	161	161	-	69	69	-	423	413	9
\$90 to \$99.....	515	498	17	122	121	1	47	46	1	346	332	14
\$100 to \$119.....	766	753	14	117	113	4	57	56	1	593	585	8
\$120 to \$149.....	610	591	19	75	74	1	40	36	4	495	482	14
\$150 to \$174.....	266	252	14	15	15	-	20	14	6	231	223	8
\$175 to \$199.....	161	146	15	3	-	3	7	7	-	152	140	12
\$200 to \$249.....	123	105	18	1	1	-	4	4	-	117	99	18
\$250 to \$299.....	34	30	4	1	-	1	1	-	1	31	30	1
\$300 or more.....	45	34	11	-	-	-	-	-	-	45	34	11
Median.....dollars..	88	87	139	81	81	...	77	76	...	92	92	139
Mean.....dollars..	98	97	162	84	84	...	85	83	...	104	102	166
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	4,983	4,855	128	880	866	14	512	501	11	3,591	3,488	103
Delinquent (30 days or more).....	289	278	11	55	55	-	24	22	3	210	202	8
1 to 3 payments.....	203	195	8	41	41	-	20	17	3	142	136	5
4 or more payments.....	86	83	3	14	14	-	4	4	-	68	65	3
Foreclosure in process.....	18	18	-	8	8	-	3	3	-	7	7	-
Foreclosure not in process.....	67	65	3	5	5	-	1	1	-	61	58	3
Not reported.....	40	39	1	1	1	-	3	3	-	36	35	1
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-

Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Selected Monthly Housing Costs												
Acquired before 1970.....	4,741	4,608	133	811	798	14	491	478	12	3,438	3,332	107
Less than \$50.....	15	15	-	-	-	-	1	1	-	13	13	-
\$50 to \$59.....	9	9	-	-	-	-	-	-	-	9	9	-
\$60 to \$69.....	19	19	-	-	-	-	-	-	-	19	19	-
\$70 to \$79.....	47	47	-	-	-	-	3	3	-	45	45	-
\$80 to \$89.....	76	76	-	9	9	-	3	3	-	64	64	-
\$90 to \$99.....	115	115	-	11	11	-	11	11	-	93	93	-
\$100 to \$119.....	360	357	3	59	57	2	45	45	-	256	255	1
\$120 to \$149.....	873	860	12	183	183	-	130	130	-	559	547	12
\$150 to \$174.....	835	823	13	210	210	-	109	108	1	516	505	11
\$175 to \$199.....	712	692	20	160	159	1	79	77	3	473	457	16
\$200 to \$224.....	486	468	18	75	73	3	44	42	3	366	354	12
\$225 to \$249.....	298	286	12	52	48	4	19	19	-	227	219	8
\$250 to \$274.....	209	188	20	16	14	3	14	11	3	178	163	15
\$275 to \$299.....	152	147	6	11	11	-	10	8	1	132	128	4
\$300 or more.....	326	299	26	3	1	1	5	4	1	317	294	24
Not reported.....	209	207	3	22	22	-	16	16	-	171	168	3
Median.....dollars..	172	171	223	165	165	...	160	158	...	178	176	222
Acquired 1970 and 1971 (part).....	577	570	7	124	124	-	49	47	1	404	398	5
Real Estate Tax												
Acquired before 1970.....	4,741	4,608	133	811	798	14	491	478	12	3,438	3,332	107
Less than \$100.....	196	192	4	6	6	-	1	1	-	188	185	4
\$100 to \$199.....	519	504	15	52	52	-	31	31	-	436	421	15
\$200 to \$299.....	732	706	27	137	132	4	91	86	4	505	487	18
\$300 to \$349.....	450	432	18	106	104	1	66	64	1	278	263	15
\$350 to \$399.....	369	359	9	101	99	3	38	38	-	229	222	7
\$400 to \$449.....	348	335	12	82	82	-	36	36	-	231	218	12
\$450 to \$499.....	329	323	5	73	73	-	56	55	1	200	196	4
\$500 to \$549.....	274	267	7	66	66	-	40	39	1	168	162	5
\$550 to \$599.....	210	206	4	30	27	3	36	36	-	144	142	1
\$600 to \$699.....	404	398	6	78	78	-	39	38	1	286	282	4
\$700 to \$799.....	234	228	6	34	34	-	26	25	1	173	169	4
\$800 or more.....	599	580	19	46	44	3	30	29	1	523	508	15
Not reported.....	78	77	1	-	-	-	-	-	-	78	77	1
Median.....dollars..	409	410	362	402	403	...	425	424	...	409	411	353
Acquired 1970 and 1971 (part).....	577	570	7	124	124	-	49	47	1	404	398	5
Interest and Principal Payments on First Mortgage as Percent of Income												
Regular payments of interest and/or principal...	5,312	5,172	140	936	922	14	539	525	14	3,837	3,725	112
Less than 5 percent.....	420	402	18	73	69	4	59	53	6	288	280	8
5 to 9 percent.....	2,439	2,373	66	508	500	8	273	267	5	1,657	1,605	52
10 to 14 percent.....	1,420	1,384	36	237	235	1	117	114	3	1,066	1,035	31
15 to 19 percent.....	429	420	9	47	47	-	35	35	-	347	338	9
20 to 24 percent.....	169	168	1	29	29	-	14	14	-	127	125	1
25 to 29 percent.....	56	55	1	7	7	-	1	1	-	48	47	1
30 to 34 percent.....	31	31	-	8	8	-	1	1	-	21	21	-
35 to 39 percent.....	17	17	-	-	-	-	1	1	-	16	16	-
40 to 49 percent.....	15	15	-	-	-	-	-	-	-	15	15	-
50 percent or more.....	46	41	5	5	5	-	3	3	-	38	33	5
Not reported or not computed.....	271	268	3	22	22	-	36	36	-	213	210	3
Median.....	9	9	8	8	8	...	8	8	...	9	9	9
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Real Estate Tax per \$1,000 Value												
Acquired before 1970.....	4,741	4,608	133	811	798	14	491	478	12	3,438	3,332	107
Less than \$10.....	249	242	7	9	9	-	2	2	-	237	231	7
\$10 to \$14.....	690	670	20	91	88	3	46	46	-	553	536	18
\$15 to \$19.....	1,154	1,119	35	196	191	4	121	118	3	837	809	28
\$20 to \$24.....	997	970	26	194	194	-	114	111	3	688	665	23
\$25 to \$29.....	689	674	15	144	142	3	104	101	3	441	432	9
\$30 to \$39.....	493	477	16	114	112	1	62	58	4	317	307	11
\$40 to \$49.....	123	117	7	26	24	3	19	19	-	77	73	4
\$50 to \$59.....	43	42	1	14	14	-	3	3	-	27	26	1
\$60 or more.....	56	55	1	8	8	-	3	3	-	46	44	1
Not reported or not computed.....	245	241	4	15	15	-	16	16	-	214	210	4
Median.....dollars..	20	20	20	22	22	...	22	22	...	19	19	19
Acquired 1970 and 1971 (part).....	577	570	7	124	124	-	49	47	1	404	398	5



Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,741	4,608	133	811	798	14	491	478	12	3,438	3,332	107
Less than 1.0 percent.....	143	140	3	7	7	-	1	1	-	134	132	3
1.0 to 1.9 percent.....	704	679	25	101	98	3	70	69	1	533	512	21
2.0 to 2.9 percent.....	1,068	1,031	37	219	213	6	116	109	7	733	709	24
3.0 to 3.9 percent.....	911	891	19	168	168	-	128	126	1	614	596	18
4.0 to 4.9 percent.....	586	572	15	107	107	-	61	61	-	418	404	15
5.0 to 7.4 percent.....	648	638	11	142	139	3	55	53	1	452	445	7
7.5 to 9.9 percent.....	196	184	12	32	29	3	14	12	1	151	143	8
10.0 percent or more.....	168	161	7	19	19	-	12	12	-	137	130	7
Not reported or not computed.....	316	311	5	18	18	-	33	33	-	265	260	5
Median.....	3.3	3.3	2.9	3.4	3.4	...	3.3	3.3	...	3.3	3.3	3.1
Acquired 1970 and 1971 (part).....	577	570	7	124	124	-	49	47	1	404	398	5

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	4,741	4,608	133	811	798	14	491	478	12	3,438	3,332	107
Less than 5 percent.....	5	5	-	1	1	-	-	-	-	4	4	-
5 to 9 percent.....	293	293	-	49	49	-	35	35	-	208	208	-
10 to 14 percent.....	1,227	1,201	26	228	224	4	164	161	3	835	816	19
15 to 19 percent.....	1,237	1,218	20	235	235	-	133	131	1	870	851	18
20 to 24 percent.....	755	729	26	136	133	3	56	53	3	563	543	20
25 to 29 percent.....	316	293	23	52	48	4	28	25	3	237	220	17
30 to 34 percent.....	168	154	15	21	19	2	8	7	1	140	128	12
35 to 39 percent.....	89	86	3	9	9	-	4	4	-	76	73	3
40 to 49 percent.....	86	79	7	18	17	1	7	6	1	61	57	4
50 percent or more.....	125	117	8	14	14	-	7	7	-	104	96	8
Not reported or not computed.....	439	433	5	48	48	-	49	49	-	341	336	5
Median.....	17	17	23	17	17	...	15	15	...	17	17	23
Acquired 1970 and 1971 (part).....	577	570	7	124	124	-	49	47	1	404	398	5

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	4,011	3,913	98	850	836	14	479	468	11	2,682	2,608	73
1,000,000 or more.....	228	227	1	83	83	-	20	20	-	126	124	1
250,000 to 999,999.....	548	535	13	164	161	3	73	71	1	312	302	9
50,000 to 249,999.....	947	919	28	271	267	4	110	103	7	565	549	16
10,000 to 49,999.....	1,101	1,079	22	192	187	6	163	160	3	746	732	14
Less than 10,000 and rural.....	1,188	1,154	34	140	139	2	114	114	-	933	901	33
Outside SMSA's.....	1,306	1,265	41	86	86	-	60	57	3	1,160	1,122	38
10,000 or more.....	433	418	15	54	54	-	33	31	3	346	333	12
2,500 to 9,999.....	304	294	10	18	18	-	15	15	-	271	261	10
Less than 2,500 and rural.....	569	553	16	14	14	-	11	11	-	544	528	16

## Manner of Acquisition

By purchase.....	5,276	5,139	137	936	922	14	538	524	14	3,802	3,693	109
Placed one new mortgage.....	4,480	4,411	70	774	767	7	432	421	11	3,274	3,222	52
Placed two or more new mortgages.....	101	51	49	3	1	2	3	-	3	95	50	45
Assumed mortgage(s) already on property.....	563	556	7	155	152	3	101	101	-	307	302	4
Assumed mortgage already on property and placed new mortgage.....	33	22	11	3	-	3	1	1	-	29	20	8
All cash.....	55	55	-	-	-	-	-	-	-	55	55	-
Borrowed other than with mortgage.....	40	40	-	-	-	-	-	-	-	40	40	-
Other.....	4	4	-	1	1	-	-	-	-	3	3	-
Not by purchase.....	36	33	3	-	-	-	1	1	-	35	32	3
Inheritance or gift.....	33	31	3	-	-	-	-	-	-	33	31	3
Other.....	3	3	-	-	-	-	1	1	-	1	1	-
Not reported.....	5	5	-	-	-	-	-	-	-	5	5	-

Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## North Central

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	2,766	2,706	60	521	517	4	219	215	4	2,026	1,974	52
Sale of previous home.....	783	769	14	86	86	-	26	26	-	671	657	14
Sale of other real property or other investments.....	65	64	1	8	8	-	3	3	-	54	53	1
Savings.....	1,194	1,171	23	325	323	3	89	88	1	780	761	19
Borrowing other than mortgage on this property.....	226	220	5	32	32	-	15	15	-	179	174	5
Gift.....	44	44	-	11	11	-	4	4	-	29	29	-
Land on which structure was built.....	34	33	1	1	1	-	2	2	-	32	30	1
Other.....	32	28	4	5	5	-	-	-	-	27	23	4
No downpayment required.....	237	230	7	34	34	-	68	65	3	134	130	4
Not reported.....	151	147	4	18	17	1	12	12	-	121	118	3
Other properties.....	2,551	2,472	80	415	405	10	320	310	10	1,816	1,756	60

## Land and Building Acquisition

During same 12-month period.....	4,636	4,509	127	849	835	14	494	481	12	3,293	3,192	101
Acquired land previously.....	248	242	6	8	8	-	8	8	-	231	226	6
Land not owned by building owner.....	15	15	-	6	6	-	-	-	-	9	9	-
Not reported.....	419	412	7	73	73	-	37	36	1	309	303	5

## Year Property Acquired

1969 to 1971 (part).....	1,116	1,103	14	222	220	1	99	98	1	795	784	11
1967 and 1968.....	997	971	26	191	190	1	79	77	3	727	705	22
1965 and 1966.....	826	801	26	141	140	1	50	50	-	635	611	24
1960 to 1964.....	1,202	1,160	43	211	207	4	129	126	3	862	827	36
1955 to 1959.....	728	705	22	135	133	3	131	126	4	461	446	15
1950 to 1954.....	298	288	10	31	29	3	48	45	3	219	215	4
1949 or earlier.....	150	150	-	4	4	-	3	3	-	143	143	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	148	147	1	22	22	-	11	11	-	115	114	1
1967 and 1968.....	272	268	4	30	29	1	8	8	-	234	231	3
1965 to 1966.....	295	286	9	42	42	-	8	8	-	245	236	9
1960 to 1964.....	785	760	25	135	134	1	82	82	-	568	544	24
1950 to 1959.....	1,636	1,589	47	373	364	8	275	268	7	988	957	31
1940 to 1949.....	610	598	12	112	112	-	70	68	1	429	418	11
1939 or earlier.....	1,446	1,407	39	201	198	3	70	64	5	1,175	1,144	31
Not reported.....	124	123	1	22	22	-	15	15	-	88	86	1

## Rooms

4 rooms or less.....	419	415	4	75	73	1	49	49	-	294	292	3
5 rooms.....	1,596	1,557	39	385	378	7	229	222	7	982	958	25
6 rooms.....	1,535	1,491	44	292	288	4	141	136	4	1,102	1,066	36
7 rooms.....	837	812	25	107	107	-	59	59	-	671	647	25
8 rooms.....	502	490	12	52	52	-	34	34	-	416	404	12
9 rooms or more.....	375	361	13	19	18	1	19	16	3	337	327	9
Not reported.....	55	52	3	7	7	-	8	8	-	40	37	3
Median.....	5.8	5.8	6.0	5.5	5.5	...	5.4	5.4	...	6.0	6.0	6.2

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	2,107	2,068	38	413	410	3	177	173	4	1,517	1,485	32
Less than \$5,000.....	64	62	1	-	-	-	1	1	-	62	61	1
\$5,000 to \$7,499.....	91	91	-	5	5	-	1	1	-	84	84	-
\$7,500 to \$9,999.....	137	137	-	24	24	-	6	6	-	106	106	-
\$10,000 to \$12,499.....	198	191	7	52	52	-	15	14	1	131	125	6
\$12,500 to \$14,999.....	238	235	3	85	85	-	39	39	-	114	111	3
\$15,000 to \$17,499.....	238	236	3	76	76	-	28	27	1	134	133	1
\$17,500 to \$19,999.....	283	276	7	96	94	1	35	35	-	152	146	5
\$20,000 to \$24,999.....	355	347	8	62	62	-	39	39	-	254	246	8
\$25,000 to \$29,999.....	190	186	4	6	4	1	5	4	1	179	178	1
\$30,000 to \$34,999.....	131	131	-	1	1	-	3	3	-	127	127	-
\$35,000 to \$39,999.....	68	65	3	1	1	-	1	1	-	65	62	3
\$40,000 to \$49,999.....	55	55	-	-	-	-	1	1	-	54	54	-
\$50,000 or more.....	49	46	3	1	1	-	-	-	-	47	45	3
Not reported.....	11	11	-	1	1	-	1	1	-	8	8	-
Median.....dollars..	18,200	18,200	19,500	16,300	16,200	...	17,200	17,300	...	19,500	19,500	...
Other properties.....	3,211	3,109	101	523	512	11	362	352	10	2,326	2,245	80



Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mort- gage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Value												
Less than \$5,000.....	49	48	1	1	1	-	1	1	-	47	45	3
\$5,000 to \$7,499.....	153	151	3	5	5	-	3	3	-	145	142	3
\$7,500 to \$9,999.....	261	257	4	22	22	-	11	11	-	229	225	4
\$10,000 to \$12,499.....	442	425	18	75	72	3	47	43	4	320	309	11
\$12,500 to \$14,999.....	389	377	12	113	111	1	55	53	3	221	213	8
\$15,000 to \$17,499.....	642	622	21	161	157	4	95	93	1	386	371	15
\$17,500 to \$19,999.....	573	559	14	172	172	-	82	81	1	318	305	12
\$20,000 to \$24,999.....	942	920	22	222	220	3	123	121	1	597	579	18
\$25,000 to \$29,999.....	654	638	16	105	105	-	74	73	1	475	460	15
\$30,000 to \$39,999.....	636	619	16	39	36	3	27	25	1	571	558	12
\$40,000 to \$49,999.....	236	231	6	4	4	-	4	4	-	228	223	6
\$50,000 or more.....	185	181	4	1	1	-	1	1	-	182	178	4
Not reported.....	154	151	3	15	15	-	16	16	-	123	120	3
Median.....dollars..	20,400	20,400	19,300	18,700	18,700	...	19,000	19,100	...	21,600	21,700	20,100
Mean.....dollars..	22,200	22,200	21,600	18,800	18,800	...	19,400	19,400	...	23,500	23,500	22,400
Purchase Price as Percent of Value												
Acquired by purchase.....	5,276	5,139	137	936	922	15	538	524	14	3,803	3,693	110
Purchased 1967 to 1971 (part).....	2,107	2,068	38	413	410	3	177	173	4	1,517	1,485	32
Less than 80 percent.....	497	488	10	78	78	-	33	31	1	387	379	8
80 to 89 percent.....	540	526	14	92	89	3	44	44	-	404	393	11
90 to 94 percent.....	325	320	5	69	69	-	34	32	1	223	219	4
95 to 99 percent.....	222	221	1	60	60	-	20	20	-	143	141	1
100 percent or more.....	502	493	8	112	112	-	46	45	1	344	337	7
Not reported.....	20	20	-	3	3	-	1	1	-	16	16	-
Median.....	90	90	87	92	92	...	91	91	...	89	89	...
Purchased 1960 to 1966.....	2,018	1,950	68	352	347	6	179	176	3	1,487	1,427	60
Less than 60 percent.....	262	252	11	38	38	-	10	8	1	214	205	9
60 to 79 percent.....	816	797	19	158	154	4	86	86	-	572	557	15
80 to 89 percent.....	493	473	20	96	96	-	51	49	1	347	328	19
90 to 99 percent.....	212	200	13	41	40	1	18	18	-	153	142	11
100 percent or more.....	126	122	4	12	12	-	5	5	-	109	105	4
Not reported.....	108	107	1	7	7	-	9	9	-	92	91	1
Median.....	76	76	81	76	77	...	77	77	...	76	76	82
Purchased 1959 or earlier.....	1,151	1,121	31	171	165	6	182	175	7	799	781	18
Less than 40 percent.....	112	109	3	1	1	-	1	1	-	109	106	3
40 to 59 percent.....	239	233	6	31	28	3	32	30	1	177	176	1
60 to 79 percent.....	436	423	13	68	66	1	84	81	3	284	275	8
80 to 99 percent.....	239	234	6	55	55	-	49	47	3	135	132	3
100 percent or more.....	61	58	3	10	8	1	10	10	-	42	41	2
Not reported.....	64	63	1	7	7	-	6	6	-	52	51	1
Median.....	68	68	...	74	75	...	73	73	...	66	66	...
Not acquired by purchase.....	41	38	2	-	-	-	1	1	-	39	37	2
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	2,107	2,068	38	413	410	3	177	173	4	1,517	1,485	32
Less than 1.0.....	289	282	7	47	47	-	12	11	1	229	224	5
1.0 to 1.4.....	627	615	13	158	157	1	55	52	3	414	406	8
1.5 to 1.9.....	567	557	11	110	109	1	68	68	-	389	380	9
2.0 to 2.4.....	243	238	4	37	37	-	15	15	-	190	186	4
2.5 to 2.9.....	135	134	1	18	18	-	10	10	-	108	106	1
3.0 to 3.4.....	60	60	-	14	14	-	7	7	-	39	39	-
3.5 to 3.9.....	21	20	1	3	3	-	-	-	-	19	17	1
4.0 or more.....	44	42	1	11	11	-	1	1	-	32	30	1
Not reported or not computed.....	121	121	-	15	15	-	10	10	-	96	96	-
Median.....	1.5	1.5	1.4	1.4	1.4	...	1.6	1.6	...	1.5	1.5	...
Other properties.....	3,211	3,109	101	523	512	11	362	352	10	2,326	2,245	80
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	128	127	1	34	34	-	21	21	-	73	72	1
25 to 34 years.....	1,296	1,261	34	315	312	3	130	129	1	850	820	30
35 to 44 years.....	1,562	1,525	37	273	269	4	170	167	3	1,119	1,089	30
45 to 54 years.....	1,418	1,371	47	211	204	7	166	158	8	1,041	1,009	32
55 to 64 years.....	670	652	18	83	83	-	37	36	1	550	533	16
65 years or over.....	188	185	3	15	15	-	5	5	-	167	165	3
Not reported.....	56	56	-	4	4	-	9	9	-	42	42	-
Median.....	43	43	44	39	39	...	42	41	...	44	44	43

Table 2f. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
White.....	4,886	4,756	130	794	781	13	481	467	14	3,611	3,507	104
Negro.....	311	304	7	127	126	1	36	36	-	147	142	5
Other.....	23	22	1	4	4	-	4	4	-	15	14	1
Not reported.....	98	96	1	11	11	-	18	18	-	69	67	1

## Sex of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Male.....	4,841	4,704	137	847	833	14	508	494	14	3,487	3,377	109
Female.....	431	429	3	82	82	-	26	26	-	323	320	3
Not reported.....	45	45	-	7	7	-	5	5	-	33	33	-

## veteran Status

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Veteran.....	3,046	2,961	85	468	460	8	479	465	14	2,098	2,035	63
Vietnam conflict.....	288	284	4	58	58	-	72	71	1	159	156	3
Korean conflict.....	625	605	19	81	81	-	120	117	3	424	407	17
Korean conflict and World War II.....	114	111	3	11	11	-	26	26	-	77	74	3
World War II.....	1,457	1,413	44	190	184	6	194	184	10	1,074	1,045	29
World War I.....	22	21	1	1	1	-	1	1	-	19	18	1
Other service.....	540	527	14	128	125	3	66	66	-	346	335	11
Nonveteran.....	2,163	2,112	51	450	444	6	50	50	-	1,663	1,618	45
Not reported.....	109	105	4	18	18	-	10	10	-	81	78	4

## Persons in Household

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1 person.....	137	137	-	23	23	-	11	11	-	102	102	-
2 persons.....	945	927	18	151	148	3	84	80	4	710	700	11
3 persons.....	1,009	981	29	148	146	1	100	96	4	761	738	23
4 persons.....	1,297	1,257	40	259	254	6	132	131	1	906	872	33
5 persons.....	902	876	26	170	168	3	109	107	1	623	601	22
6 persons or more.....	957	931	26	172	171	1	95	92	3	689	668	22
Not reported.....	70	69	1	12	12	-	8	8	-	50	49	1
Median.....	3.9	3.9	4.0	4.0	4.0	...	4.0	4.0	...	3.8	3.8	4.1

## Income

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$2,000.....	59	57	3	4	4	-	4	4	-	51	49	3
\$2,000 to \$3,999.....	111	108	3	15	15	-	4	4	-	92	90	3
\$4,000 to \$5,999.....	255	248	7	35	35	-	18	18	-	203	196	7
\$6,000 to \$7,999.....	433	427	5	86	84	1	30	30	-	317	313	4
\$8,000 to \$9,999.....	619	600	19	139	136	3	70	65	4	411	398	12
\$10,000 to \$12,499.....	1,177	1,140	37	233	229	4	133	129	4	810	782	29
\$12,500 to \$14,999.....	822	799	22	161	160	1	90	88	1	571	551	19
\$15,000 to \$19,999.....	908	888	20	163	162	1	106	106	-	639	620	19
\$20,000 to \$24,999.....	373	365	8	60	59	1	37	36	1	276	270	5
\$25,000 to \$34,999.....	206	197	10	15	14	1	12	10	3	179	173	6
\$35,000 or more.....	87	84	3	3	3	-	-	-	-	84	81	3
Not reported.....	268	265	3	22	22	-	36	36	-	210	208	3
Median.....dollars.....	12,200	12,200	12,100	11,900	11,900	...	12,400	12,400	...	12,300	12,300	12,300
Mean.....dollars.....	13,500	13,400	13,600	12,700	12,700	...	13,100	13,000	...	13,700	13,700	13,300



Table 3f. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
1971

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	55,684	54,336	1,347	10,522	10,409	113	5,815	5,692	124	39,346	38,236	1,110
Average first mortgage debt.....	10,500	10,500	9,700	11,200	11,300	8,100	10,800	10,800	9,000	10,200	10,200	9,900
MORTGAGE CHARACTERISTICS												
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	52,326	50,987	1,339	10,522	10,409	113	5,745	5,621	124	36,059	34,958	1,102
Contract to purchase.....	3,357	3,349	8	-	-	-	71	71	-	3,287	3,278	8
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	18,362	18,075	287	3,275	3,249	25	1,527	1,505	22	13,560	13,321	239
1967 and 1968.....	14,394	14,028	366	2,460	2,442	18	1,160	1,129	32	10,773	10,458	316
1965 and 1966.....	8,965	8,726	240	1,549	1,537	13	641	633	8	6,775	6,556	219
1960 to 1964.....	10,540	10,181	359	2,245	2,207	38	1,381	1,364	17	6,914	6,610	303
1955 to 1959.....	3,065	2,977	89	940	924	17	944	904	40	1,181	1,149	32
1950 to 1954.....	351	343	8	49	46	3	160	155	5	142	142	-
1949 or earlier.....	6	6	-	4	4	-	2	2	-	-	-	-
First Mortgage Loan												
Less than \$5,000.....	730	712	18	7	7	-	5	5	-	719	701	18
\$5,000 to \$7,499.....	2,127	2,067	60	101	97	5	75	59	16	1,951	1,911	40
\$7,500 to \$9,999.....	4,190	4,031	159	718	706	12	395	380	14	3,077	2,945	132
\$10,000 to \$12,499.....	7,734	7,528	206	1,981	1,956	26	942	925	17	4,811	4,648	163
\$12,500 to \$14,999.....	9,760	9,529	231	2,916	2,870	46	1,463	1,451	12	5,382	5,208	174
\$15,000 to \$17,499.....	9,405	9,176	229	2,607	2,607	-	1,138	1,104	34	5,660	5,466	195
\$17,500 to \$19,999.....	6,320	6,272	47	1,456	1,430	25	880	880	-	3,984	3,962	22
\$20,000 to \$24,999.....	7,775	7,626	148	697	697	-	653	653	-	6,424	6,276	148
\$25,000 to \$29,999.....	3,689	3,606	83	39	39	-	138	106	32	3,513	3,461	52
\$30,000 to \$39,999.....	2,312	2,273	39	-	-	-	128	128	-	2,183	2,144	39
\$40,000 to \$49,999.....	1,066	1,007	59	-	-	-	-	-	-	1,066	1,007	59
\$50,000 or more.....	576	508	68	-	-	-	-	-	-	576	508	68
First Mortgage Outstanding Debt												
Less than \$5,000.....	3,109	3,035	74	214	209	5	204	193	12	2,691	2,633	57
\$5,000 to \$7,499.....	4,478	4,341	137	605	605	-	529	494	35	3,344	3,242	102
\$7,500 to \$9,999.....	6,831	6,571	260	1,663	1,613	51	783	759	23	4,385	4,199	186
\$10,000 to \$12,499.....	8,271	8,117	154	2,132	2,118	15	1,078	1,078	-	5,060	4,921	139
\$12,500 to \$14,999.....	9,161	8,919	242	2,360	2,342	18	1,171	1,171	-	5,630	5,406	224
\$15,000 to \$17,499.....	6,904	6,820	84	1,973	1,973	-	695	673	22	4,235	4,174	61
\$17,500 to \$19,999.....	5,439	5,335	104	1,157	1,132	25	589	589	-	3,693	3,614	79
\$20,000 to \$24,999.....	6,001	5,909	92	378	378	-	562	530	32	5,060	5,000	60
\$25,000 to \$29,999.....	2,606	2,532	74	39	39	-	117	117	-	2,451	2,377	74
\$30,000 to \$39,999.....	1,709	1,709	-	-	-	-	87	87	-	1,622	1,622	-
\$40,000 to \$49,999.....	877	751	127	-	-	-	-	-	-	877	751	127
\$50,000 or more.....	298	298	-	-	-	-	-	-	-	298	298	-
Interest Rate on First Mortgage												
Less than 5.0 percent.....	2,179	2,114	65	425	420	5	1,310	1,265	45	444	429	15
5.0 percent.....	987	983	4	118	118	-	-	-	-	869	865	4
5.1 to 5.9 percent.....	13,293	13,084	209	4,997	4,914	83	2,177	2,160	17	6,119	6,010	109
6.0 percent.....	9,676	9,315	362	1,453	1,428	25	711	679	32	7,513	7,208	305
6.1 to 6.4 percent.....	2,774	2,675	99	36	36	-	-	-	-	2,738	2,639	99
6.5 to 6.9 percent.....	8,591	8,331	260	1,013	1,013	-	424	416	8	7,155	6,902	252
7.0 percent.....	5,625	5,551	75	220	220	-	268	268	-	5,137	5,062	75
7.1 to 7.4 percent.....	968	968	-	47	47	-	-	-	-	920	920	-
7.5 to 7.9 percent.....	5,336	5,252	85	1,086	1,086	-	406	406	-	3,844	3,759	85
8.0 percent.....	3,690	3,523	167	277	277	-	70	70	-	3,343	3,176	167
8.1 to 8.4 percent.....	221	221	-	13	13	-	-	-	-	208	208	-
8.5 to 8.9 percent.....	2,085	2,063	22	836	836	-	450	427	22	799	799	-
9.0 percent.....	163	163	-	-	-	-	-	-	-	163	163	-
9.1 to 9.9 percent.....	27	27	-	-	-	-	-	-	-	27	27	-
10.0 percent or more.....	68	68	-	-	-	-	-	-	-	68	68	-
Variable Interest Rate on First Mortgage												
Yes.....	7,969	7,614	355	-	-	-	-	-	-	7,969	7,614	355
No.....	47,699	46,707	992	10,522	10,409	113	5,815	5,692	124	31,361	30,607	755
Not reported.....	16	16	-	-	-	-	-	-	-	16	16	-
Term of First Mortgage												
Less than 8 years.....	1,464	1,414	50	-	-	-	-	-	-	1,464	1,414	50
8 to 12 years.....	2,517	2,479	38	9	9	-	8	8	-	2,501	2,462	38
13 to 17 years.....	3,948	3,766	182	49	49	-	15	15	-	3,884	3,702	182
18 to 22 years.....	11,975	11,690	285	579	576	3	285	277	8	11,112	10,837	275
23 to 27 years.....	19,205	18,615	590	2,150	2,123	27	1,035	987	48	16,020	15,505	515
28 to 32 years.....	15,092	14,909	183	7,314	7,248	66	4,473	4,405	68	3,305	3,255	50
33 to 37 years.....	760	742	18	375	357	18	-	-	-	385	385	-
38 years or more.....	147	147	-	47	47	-	-	-	-	100	100	-
No stated term.....	574	574	-	-	-	-	-	-	-	574	574	-

Table 3f. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
1971—Continued

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**North Central**

**MORTGAGE CHARACTERISTICS--Continued**

**Holder of First Mortgage**

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Commercial bank or trust company.....	11,595	11,356	238	1,513	1,510	3	745	736	9	9,336	9,110	226
Mutual savings bank.....	2,352	2,311	41	1,341	1,300	41	642	642	-	369	369	-
Savings and loan association.....	26,403	25,539	864	2,334	2,304	30	2,259	2,184	75	21,810	21,051	760
Life insurance company.....	5,199	5,014	184	1,932	1,892	40	1,166	1,126	40	2,101	1,996	105
Mortgage company.....	417	403	14	213	213	-	117	117	-	88	73	14
Federal agency.....	1,674	1,668	6	523	523	-	63	63	-	1,088	1,083	6
Federal National Mortgage Association.....	2,644	2,644	-	1,984	1,984	-	642	642	-	18	18	-
Real estate or construction company.....	171	171	-	10	10	-	-	-	-	161	161	-
Individual or individual's estate.....	3,654	3,654	-	-	-	-	-	-	-	3,654	3,654	-
Other.....	1,574	1,574	-	673	673	-	181	181	-	720	720	-

**Servicing of First Mortgage**

Holder.....	43,387	42,227	1,160	3,651	3,637	14	2,663	2,613	50	37,074	35,978	1,096
Agent.....	12,296	12,109	187	6,871	6,772	99	3,153	3,079	74	2,272	2,258	14

**First Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	1,468	1,441	27	60	55	5	81	81	-	1,326	1,305	22
20 to 29 percent.....	2,818	2,761	57	201	201	-	194	176	18	2,423	2,384	39
30 to 39 percent.....	4,684	4,581	103	420	405	15	339	334	5	3,925	3,842	83
40 to 49 percent.....	8,290	7,987	303	1,065	1,053	13	580	553	27	6,645	6,382	263
50 to 59 percent.....	9,485	9,135	350	1,575	1,507	68	831	831	-	7,080	6,798	282
60 to 69 percent.....	10,784	10,410	374	1,847	1,847	-	1,116	1,097	19	7,821	7,466	355
70 to 79 percent.....	8,463	8,450	13	1,909	1,896	13	768	768	-	5,786	5,786	-
80 to 89 percent.....	4,462	4,384	77	1,459	1,459	-	835	803	32	2,168	2,122	45
90 to 99 percent.....	3,182	3,160	22	1,628	1,628	-	721	698	22	834	834	-
100 percent or more.....	757	757	-	232	232	-	215	215	-	310	310	-
Not reported.....	1,290	1,269	21	127	127	-	135	135	-	1,029	1,008	21

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	55,672	54,325	1,347	10,522	10,409	113	5,815	5,692	124	39,335	38,225	1,110
Interest and principal.....	55,302	53,955	1,347	10,522	10,409	113	5,815	5,692	124	38,965	37,855	1,110
Fully amortized.....	52,930	51,652	1,278	10,510	10,396	113	5,803	5,680	124	36,617	35,576	1,041
Partially amortized.....	2,372	2,303	69	12	12	-	12	12	-	2,347	2,278	69
Principal only.....	49	49	-	-	-	-	-	-	-	49	49	-
Fully amortized.....	31	31	-	-	-	-	-	-	-	31	31	-
Partially amortized.....	17	17	-	-	-	-	-	-	-	17	17	-
Interest only.....	322	322	-	-	-	-	-	-	-	322	322	-
No regular payment required.....	11	11	-	-	-	-	-	-	-	11	11	-

**Monthly Interest and Principal Payments of First Mortgage**

Regular monthly payments of interest and/or principal.....	55,672	54,325	1,347	10,522	10,409	113	5,815	5,692	124	39,335	38,225	1,110
Less than \$50.....	1,423	1,372	51	204	199	5	159	137	22	1,061	1,036	24
\$50 to \$59.....	2,364	2,265	99	730	705	25	424	400	24	1,209	1,160	49
\$60 to \$69.....	3,594	3,486	107	1,168	1,156	13	597	585	12	1,828	1,745	83
\$70 to \$79.....	4,943	4,848	95	1,487	1,456	31	989	989	-	2,467	2,403	64
\$80 to \$89.....	6,012	5,890	122	1,867	1,853	15	814	814	-	3,331	3,223	107
\$90 to \$99.....	5,507	5,419	88	1,593	1,593	-	598	587	11	3,315	3,239	76
\$100 to \$119.....	9,465	9,191	274	1,779	1,753	25	899	899	-	6,788	6,539	249
\$120 to \$149.....	9,114	8,928	186	1,342	1,342	-	707	685	22	7,065	6,902	164
\$150 to \$174.....	4,781	4,673	108	313	313	-	332	301	32	4,136	4,059	76
\$175 to \$199.....	3,532	3,497	35	-	-	-	171	171	-	3,361	3,326	35
\$200 to \$249.....	2,724	2,685	39	39	39	-	125	125	-	2,560	2,521	39
\$250 to \$299.....	900	884	17	-	-	-	-	-	-	900	884	17
\$300 or more.....	1,313	1,187	127	-	-	-	-	-	-	1,313	1,187	127
No regular payments required.....	11	11	-	-	-	-	-	-	-	11	11	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	52,717	51,491	1,226	9,925	9,812	113	5,494	5,411	83	37,298	36,268	1,030
Delinquent (30 days or more).....	2,578	2,457	121	579	579	-	293	252	41	1,706	1,626	80
1 to 3 payments.....	1,956	1,856	100	460	460	-	233	192	41	1,263	1,204	59
4 or more payments.....	623	601	21	119	119	-	60	60	-	444	422	21
Foreclosure in process.....	176	176	-	84	84	-	41	41	-	51	51	-
Foreclosure not in process.....	446	425	21	35	35	-	19	19	-	393	371	21
Not reported.....	377	377	1	18	18	-	28	28	-	331	330	1
No regular payments required.....	11	11	-	-	-	-	-	-	-	11	11	-



Table 4f. Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

North Central	Total first and junior mortgage debt on--				North Central	Total first and junior mortgage debt on--			
	Total proper- ties	Properties with--				Total proper- ties	Properties with--		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Total mortgage debt on 1-housing-unit properties.....	56,071	10,568	5,848	39,656	MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued				
Average total mortgage debt....	10,500	11,300	10,800	10,300					
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....				
Less than \$5,000.....	721	7	5	710	Less than 5 percent.....	56,059	10,568	5,848	39,644
\$5,000 to \$7,499.....	2,080	99	59	1,922	5 to 9 percent.....	2,111	439	296	1,377
\$7,500 to \$9,999.....	4,084	706	380	2,998	10 to 14 percent.....	22,273	5,219	2,643	14,412
\$10,000 to \$12,499.....	7,746	1,961	951	4,835	15 to 19 percent.....	18,160	3,238	1,603	13,319
\$12,500 to \$14,999.....	9,719	2,887	1,464	5,368	20 to 24 percent.....	6,235	677	705	4,853
\$15,000 to \$17,499.....	9,421	2,625	1,133	5,664	25 to 29 percent.....	2,519	432	199	1,889
\$17,500 to \$19,999.....	6,603	1,494	922	4,188	30 to 34 percent.....	710	110	41	559
\$20,000 to \$24,999.....	7,767	718	653	6,396	35 to 39 percent.....	369	110	2	257
\$25,000 to \$29,999.....	3,782	70	153	3,559	40 to 49 percent.....	130	-	8	122
\$30,000 to \$39,999.....	2,502	-	128	2,373	50 percent or more.....	171	-	-	171
\$40,000 to \$49,999.....	1,007	-	-	1,007	Not reported or not computed.....	398	73	34	291
\$50,000 or more.....	637	-	-	637	Not reported or not computed.....	2,983	270	317	2,396
Total Mortgage Outstanding Debt					No regular payments required.....				
Less than \$5,000.....	3,086	219	199	2,668		11	-	-	11
\$5,000 to \$7,499.....	4,418	605	513	3,299	Selected Annual Housing Costs as Percent of Income				
\$7,500 to \$9,999.....	6,819	1,613	796	4,411	Acquired before 1970.....				
\$10,000 to \$12,499.....	8,327	2,133	1,078	5,117	Less than 5 percent.....	47,704	8,779	4,988	33,937
\$12,500 to \$14,999.....	9,145	2,401	1,207	5,537	5 to 9 percent.....	40	20	-	19
\$15,000 to \$17,499.....	7,160	2,016	697	4,447	10 to 14 percent.....	1,966	386	214	1,366
\$17,500 to \$19,999.....	5,405	1,132	589	3,684	15 to 19 percent.....	10,381	2,211	1,440	6,730
\$20,000 to \$24,999.....	6,027	410	530	5,087	20 to 24 percent.....	13,342	2,636	1,560	9,146
\$25,000 to \$29,999.....	2,796	39	151	2,606	25 to 29 percent.....	8,927	1,596	679	6,652
\$30,000 to \$39,999.....	1,709	-	87	1,622	30 to 34 percent.....	3,937	665	399	2,873
\$40,000 to \$49,999.....	810	-	-	810	35 to 39 percent.....	2,017	285	96	1,636
\$50,000 or more.....	369	-	-	369	40 to 49 percent.....	832	100	47	685
Total Mortgage Outstanding Debt as Percent of Value					50 percent or more.....	871	192	78	601
Less than 20 percent.....	1,469	60	81	1,327	Not reported or not computed.....	1,002	167	53	781
20 to 29 percent.....	2,777	201	176	2,399	Not reported or not computed.....	4,391	521	422	3,448
30 to 39 percent.....	4,645	410	364	3,870	Acquired 1970 and 1971 (part)....				
40 to 49 percent.....	8,089	1,074	553	6,462		8,367	1,789	860	5,718
50 to 59 percent.....	9,540	1,521	850	7,169	PROPERTY CHARACTERISTICS				
60 to 69 percent.....	10,730	1,847	1,097	7,786	Year Built				
70 to 79 percent.....	8,841	1,949	787	6,105	1969 to 1971 (part).....				
80 to 89 percent.....	4,522	1,478	816	2,229	1967 and 1968.....	2,940	387	232	2,321
90 to 99 percent.....	3,235	1,668	732	834	1967 and 1968.....	4,877	499	143	4,235
100 percent or more.....	927	232	257	438	1965 and 1966.....	4,424	643	156	3,625
Not reported.....	1,297	127	135	1,036	1960 to 1964.....	10,107	1,766	1,174	7,167
MORTGAGE PAYMENTS AND OTHER EXPENSES					1950 to 1959.....	16,172	3,886	2,582	9,705
Monthly Interest and Principal Payments on Total Mortgages					1940 to 1949.....	5,381	1,145	739	3,497
Regular monthly payments of interest and/or principal.....					1939 or earlier.....	11,001	2,032	665	8,303
Less than \$70.....	7,422	2,080	1,122	4,221	Not reported.....	1,168	210	157	801
\$70 to \$79.....	4,897	1,456	989	2,452	Value				
\$80 to \$89.....	5,971	1,853	814	3,304	Less than \$5,000.....	86	5	5	77
\$90 to \$99.....	5,566	1,608	597	3,361	\$5,000 to \$7,499.....	481	29	12	440
\$100 to \$119.....	9,316	1,784	908	6,625	\$7,500 to \$9,999.....	1,139	151	61	927
\$120 to \$149.....	9,166	1,363	722	7,081	\$10,000 to \$12,499.....	2,642	586	331	1,726
\$150 to \$174.....	4,807	313	366	4,128	\$12,500 to \$14,999.....	2,938	1,046	476	1,416
\$175 to \$199.....	3,421	41	171	3,209	\$15,000 to \$17,499.....	5,493	1,705	907	2,882
\$200 to \$249.....	2,999	39	125	2,835	\$17,500 to \$19,999.....	5,514	2,020	790	2,704
\$250 to \$299.....	970	31	34	904	\$20,000 to \$24,999.....	10,275	2,750	1,496	6,030
\$300 or more.....	1,525	-	-	1,525	\$25,000 to \$29,999.....	8,069	1,450	1,049	5,569
No regular payments required.....					\$30,000 to \$39,999.....	9,550	609	463	8,478
	11	-	-	11	\$40,000 to \$49,999.....	4,213	71	113	4,029
					\$50,000 or more.....	4,373	19	10	4,343
					Not reported.....	1,297	127	135	1,036

Table 4f. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	1,495	473	285	737
25 to 34 years.....	16,599	4,154	1,795	10,650
35 to 44 years.....	18,293	3,020	2,040	13,233
45 to 54 years.....	13,522	2,097	1,390	10,036
55 to 64 years.....	4,746	687	221	3,838
65 years or over.....	893	91	10	792
Not reported.....	523	46	107	370

**Race of Principal Owner**

White.....	51,952	8,914	5,317	37,721
Negro.....	2,881	1,476	329	1,075
Other.....	222	48	42	132
Not reported.....	1,016	129	159	728

**Sex of Principal Owner**

Male.....	52,223	9,694	5,578	36,951
Female.....	3,471	813	239	2,419
Not reported.....	377	61	31	285

**North Central**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	33,693	5,318	5,217	23,158
Vietnam conflict.....	4,107	820	1,127	2,160
Korean conflict.....	7,483	910	1,468	5,105
Korean conflict and World War II.....	1,319	127	261	931
World War II.....	13,665	1,879	1,466	10,320
World War I.....	94	11	3	79
Other service.....	7,026	1,571	892	4,563
Nonveteran.....	21,353	5,044	526	15,784
Not reported.....	1,024	205	105	713

**Income**

Less than \$2,000.....	309	44	19	245
\$2,000 to \$3,999.....	577	140	38	399
\$4,000 to \$5,999.....	1,714	356	197	1,161
\$6,000 to \$7,999.....	3,339	943	266	2,130
\$8,000 to \$9,999.....	5,438	1,449	766	3,223
\$10,000 to \$12,499.....	11,537	2,571	1,407	7,559
\$12,500 to \$14,999.....	8,836	1,869	1,003	5,964
\$15,000 to \$19,999.....	10,799	1,975	1,235	7,588
\$20,000 to \$24,999.....	5,120	763	466	3,892
\$25,000 to \$34,999.....	3,495	139	134	3,222
\$35,000 or more.....	1,942	48	-	1,894
Not reported.....	2,967	270	317	2,380



Table 5f. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## North Central

North Central	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit properties.....	5,317	1,166	204	2,370	489	35	182	203	22	473	172
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	5,178	1,132	200	2,287	474	34	181	203	22	473	172
2.....	138	34	4	82	15	1	1	-	-	-	-
3 or more.....	1	-	-	1	-	-	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	4,874	1,125	203	2,300	488	34	169	203	12	184	156
Contract to purchase.....	443	41	1	71	1	1	13	-	9	289	16
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,900	728	156	1,790	352	30	147	185	16	384	112
Mortgage assumed at time property acquired.....	542	86	42	221	96	-	28	17	1	37	14
Mortgage placed later than acquisition of property.....	875	352	7	359	41	5	6	1	4	53	46
Refinanced mortgage: Same lender.....	515	207	4	227	22	3	2	1	3	29	18
Different lender.....	190	61	-	76	18	1	3	-	-	11	20
Mortgage placed on property owned free and clear of debt.....	170	85	3	56	1	1	1	-	1	13	8
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....											
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	875	352	7	359	41	5	6	1	4	53	46
Secure better terms.....	53	22	-	19	-	-	-	-	-	6	5
Provide funds for additions, improvements, or repairs to this property.....	133	41	-	48	14	1	1	-	-	12	16
Provide funds for investment in other real estate.....	355	145	5	162	8	1	2	1	3	11	15
Provide funds for other types of investments.....	42	21	-	14	3	-	-	-	-	3	1
Provide funds for educational or medical expenses.....	27	12	-	12	-	1	-	-	-	-	1
Other reasons.....	35	16	-	16	3	-	-	-	-	-	-
Not reported.....	98	40	1	39	4	-	-	-	-	8	6
Other properties.....	132	55	-	48	10	1	3	-	1	14	1
4,442	813	198	2,011	449	30	176	202	18	420	126	
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	1,375	344	32	565	42	22	45	96	5	187	37
1967 and 1968.....	1,132	291	45	514	65	3	54	56	3	67	35
1965 and 1966.....	895	206	38	423	69	3	30	26	3	63	33
1960 to 1964.....	1,247	229	48	600	160	5	25	15	5	113	45
1955 to 1959.....	530	70	32	234	109	3	17	7	6	35	16
1950 to 1954.....	132	22	8	33	41	-	11	3	-	8	5
1949 or earlier.....	7	3	-	1	3	-	-	-	-	-	-
First Mortgage Loan											
Less than \$5,000.....	366	127	1	140	3	3	5	-	3	71	14
\$5,000 to \$7,499.....	562	178	8	194	24	5	24	5	4	102	18
\$7,500 to \$9,999.....	732	152	23	288	56	3	54	25	1	99	31
\$10,000 to \$12,499.....	960	189	55	403	120	5	35	37	4	74	37
\$12,500 to \$14,999.....	904	147	51	434	97	6	40	58	3	42	27
\$15,000 to \$17,499.....	696	113	29	340	94	5	14	40	1	30	30
\$17,500 to \$19,999.....	400	77	21	212	28	5	7	23	1	16	10
\$20,000 to \$24,999.....	414	98	12	209	47	1	3	14	3	21	6
\$25,000 to \$29,999.....	164	39	1	97	12	1	-	-	1	12	-
\$30,000 to \$39,999.....	79	22	1	45	5	-	1	-	-	4	-
\$40,000 to \$49,999.....	28	18	-	4	4	-	-	-	-	1	-
\$50,000 or more.....	12	6	-	6	-	-	-	-	-	1	-
Median.....dollars..	12,600	11,600	13,100	13,400	13,500	13,200	10,500	13,900	...	9,100	11,500
Mean.....dollars..	13,200	13,000	13,600	13,900	14,400	13,200	10,900	13,900	...	10,300	11,600
First Mortgage Outstanding Debt											
Less than \$5,000.....	1,246	345	16	508	93	8	38	10	10	183	37
\$5,000 to \$7,499.....	715	184	18	284	66	1	22	7	3	99	31
\$7,500 to \$9,999.....	784	152	46	331	82	4	36	37	3	69	25
\$10,000 to \$12,499.....	735	133	44	317	76	7	45	40	1	37	35
\$12,500 to \$14,999.....	674	103	41	338	69	1	23	37	1	35	25
\$15,000 to \$17,499.....	429	82	22	188	48	7	8	42	-	19	12
\$17,500 to \$19,999.....	292	56	10	148	24	4	9	22	4	10	5
\$20,000 to \$24,999.....	270	62	7	158	21	1	-	9	-	11	2
\$25,000 to \$29,999.....	96	20	-	65	3	1	1	-	-	6	-
\$30,000 to \$39,999.....	51	17	1	23	7	-	-	-	-	3	-
\$40,000 to \$49,999.....	20	10	-	6	1	-	-	-	-	3	-
\$50,000 or more.....	6	1	-	4	-	-	-	-	-	-	-
Median.....dollars..	9,700	8,300	11,300	10,400	10,100	11,500	9,600	13,000	...	6,300	9,200
Mean.....dollars..	10,500	9,900	11,500	11,100	10,600	11,900	9,200	13,000	...	7,700	9,100

Table 5f. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	426	82	39	85	123	1	42	15	1	31	5
5.0 percent.....	166	12	-	45	23	-	27	1	-	41	15
5.1 to 5.9 percent.....	1,242	264	98	428	258	3	46	42	3	29	71
6.0 percent.....	1,109	195	27	593	35	5	21	34	3	168	27
6.1 to 6.4 percent.....	202	33	3	141	6	1	14	-	-	3	1
6.5 to 6.9 percent.....	737	170	21	417	24	7	10	28	1	48	12
7.0 percent.....	466	140	3	191	6	6	-	7	9	89	16
7.1 to 7.4 percent.....	72	9	-	48	1	-	6	3	-	4	-
7.5 to 7.9 percent.....	379	89	1	209	8	3	7	41	-	13	10
8.0 percent.....	315	115	3	140	1	1	1	7	1	42	3
8.1 to 8.4 percent.....	15	1	-	12	-	1	-	-	-	-	-
8.5 to 8.9 percent.....	150	41	10	52	4	5	8	25	1	1	3
9.0 percent.....	18	5	-	8	-	-	-	-	-	4	-
9.1 to 9.9 percent.....	1	-	-	-	-	-	-	-	1	-	-
10.0 percent or more.....	20	7	-	-	-	1	-	-	-	1	10
Median.....	6.0	6.5	5.7	6.2	5.4	7.0	5.5	6.7	...	6.0	5.9

## Variable Interest Rate on First Mortgage

Yes.....	721	142	1	534	8	-	-	-	-	24	11
No.....	4,595	1,024	203	1,835	481	35	182	203	22	449	161
Not reported.....	1	-	-	1	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	285	179	-	16	-	4	-	-	-	69	18
8 to 12 years.....	554	227	-	172	5	5	4	-	7	116	18
13 to 17 years.....	584	155	7	290	16	4	5	3	3	89	12
18 to 22 years.....	1,218	280	12	679	90	1	23	7	1	86	38
23 to 27 years.....	1,404	181	45	847	183	1	48	32	5	45	17
28 to 32 years.....	1,112	124	132	345	192	17	69	162	3	8	61
33 to 37 years.....	64	3	8	7	4	-	32	-	-	4	6
38 years or more.....	10	-	-	2	-	3	1	-	-	4	-
No stated term.....	87	17	-	13	-	-	-	-	3	52	3
Median.....	22.8	18.2	29.4	23.1	26.6	28.5	28.8	29.8	...	14.4	22.8

## Location of First Mortgage Holder

Property in Northeast region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	5,317	1,166	204	2,370	489	35	182	203	22	473	172
Lender in Northeast.....	466	34	144	50	224	3	-	-	-	4	8
Lender in North Central.....	4,372	1,129	61	2,311	236	29	-	-	19	443	145
Lender in South.....	435	3	-	5	7	4	182	203	-	15	16
Lender in West.....	32	-	-	3	16	-	-	-	3	10	-
Lender outside United States.....	8	-	-	-	5	-	-	-	-	1	1
Not reported.....	4	-	-	1	1	-	-	-	-	-	1
Property in South region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Servicing of First Mortgage

Holder.....	4,188	1,064	37	2,258	172	23	137	7	20	383	88
Agent.....	1,130	102	167	113	317	12	45	197	1	90	85

## Holder's Acquisition of First Mortgage

Originated by holder.....	4,052	1,022	49	2,168	199	16	80	23	15	389	91
Purchased from present servicer.....	917	84	127	99	232	15	92	172	1	26	68
Purchased from someone else.....	289	44	27	86	54	4	10	8	4	41	12
Not reported.....	59	16	1	17	4	-	-	-	1	18	1



Table 5f. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## North Central

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,439	813	196	2,010	449	30	176	202	18	420	126
Less than 40 percent.....	107	31	3	32	19	-	-	-	1	16	4
40 to 49 percent.....	120	42	3	48	15	-	3	-	-	8	1
50 to 59 percent.....	219	68	-	99	29	-	1	-	-	16	5
60 to 69 percent.....	491	147	6	244	46	-	5	1	1	22	19
70 to 79 percent.....	792	176	22	455	68	1	12	3	1	39	16
80 to 89 percent.....	923	139	37	507	93	1	20	8	6	91	21
90 to 94 percent.....	512	52	25	224	60	4	25	40	1	67	13
95 to 99 percent.....	586	69	63	162	71	15	49	83	4	45	25
100 percent or more.....	626	70	37	208	40	8	58	66	3	115	21
Not reported.....	65	18	1	32	7	-	2	1	-	3	-
Median.....	84	76	95	82	84	...	97	97	...	91	88
Other properties.....	878	352	8	360	41	5	6	1	4	53	46

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	690	194	7	298	74	1	11	3	7	73	23
20 to 29 percent.....	503	161	7	224	29	3	11	1	4	47	18
30 to 39 percent.....	551	148	17	220	82	1	10	3	1	52	16
40 to 49 percent.....	714	179	18	314	88	4	20	7	1	58	25
50 to 59 percent.....	751	176	36	355	61	1	24	22	-	48	28
60 to 69 percent.....	745	127	48	380	60	3	24	19	3	58	24
70 to 79 percent.....	589	79	32	281	50	4	36	38	1	54	15
80 to 89 percent.....	318	31	17	136	22	5	18	42	1	34	11
90 to 99 percent.....	237	26	14	59	13	8	21	58	3	27	8
100 percent or more.....	64	11	1	26	3	3	4	8	-	7	1
Not reported.....	154	34	8	77	10	1	4	3	-	14	3
Median.....	51	43	62	52	46	78	65	81	...	49	50

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	5,312	1,164	204	2,370	489	35	182	203	22	469	172
Interest and principal.....	5,267	1,153	204	2,366	489	35	182	203	22	441	171
Fully amortized.....	4,972	1,031	204	2,310	487	35	178	203	15	346	163
Partially amortized.....	295	122	-	56	3	-	4	-	7	95	8
Principal only.....	11	-	-	-	-	-	-	-	-	9	1
Fully amortized.....	6	-	-	-	-	-	-	-	-	6	-
Partially amortized.....	4	-	-	-	-	-	-	-	-	3	1
Interest only.....	34	11	-	4	-	-	-	-	-	19	-
No regular payment required.....	5	1	-	-	-	-	-	-	-	4	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal	5,267	1,153	204	2,366	489	35	182	203	22	441	171
Real estate taxes and property insurance.....	2,777	375	184	1,353	324	25	119	202	10	74	112
With no other items.....	1,504	190	62	889	115	7	70	46	7	69	49
With other items.....	1,274	185	122	464	209	18	49	156	3	5	63
Real estate taxes only.....	555	117	7	350	41	-	3	1	4	27	5
Property insurance only.....	18	5	-	11	-	-	-	-	-	3	-
Other combinations or no other items.....	1,916	656	14	653	124	10	60	-	8	337	53
No regular payments of interest and principal..	50	12	-	4	-	-	-	-	-	32	1

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	5,312	1,164	204	2,370	489	35	182	203	22	469	172
Less than \$50.....	480	101	14	206	26	-	48	14	4	56	12
\$50 to \$59.....	476	106	29	166	56	3	34	16	1	54	11
\$60 to \$69.....	586	111	24	230	86	3	23	19	3	61	27
\$70 to \$79.....	629	129	35	240	66	4	32	29	3	63	28
\$80 to \$89.....	657	139	30	288	65	1	13	28	2	54	37
\$90 to \$99.....	506	97	22	242	56	7	16	24	-	26	16
\$100 to \$119.....	777	150	29	389	55	7	9	33	3	76	26
\$120 to \$149.....	607	143	15	294	50	10	5	35	5	40	11
\$150 to \$174.....	258	79	4	141	10	-	1	6	-	15	2
\$175 to \$199.....	161	39	1	105	7	-	-	-	-	9	-
\$200 to \$249.....	106	31	-	54	8	1	-	-	-	10	1
\$250 to \$299.....	31	18	1	7	1	-	-	-	1	3	-
\$300 or more.....	37	22	-	8	3	-	-	-	-	3	1
Median.....dollars..	87	89	80	92	81	100	64	88	...	80	82
Mean.....dollars..	97	105	85	100	90	102	67	92	...	88	91
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-

Table 5f. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## North Central

North Central	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	4,983	1,105	197	2,223	480	31	158	193	18	422	157
Delinquent (30 days or more).....	289	44	7	133	8	4	24	11	4	41	13
1 to 3 payments.....	203	32	7	97	7	1	20	9	-	24	6
4 or more payments.....	86	12	-	36	1	3	4	1	4	17	7
Foreclosure in process.....	18	3	-	7	1	1	1	1	-	1	1
Foreclosure not in process.....	67	9	-	29	-	1	3	-	4	15	5
Not reported.....	40	15	-	15	1	-	-	-	-	7	3
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-
Interest and Principal Payments on First Mortgage as Percent of Income											
Regular payments of interest and/or principal..	5,312	1,164	204	2,370	489	35	182	203	22	469	172
Less than 5 percent.....	420	95	13	175	59	1	18	12	1	37	8
5 to 9 percent.....	2,439	557	110	1,032	296	15	101	75	4	157	91
10 to 14 percent.....	1,420	267	55	714	85	8	36	61	8	141	44
15 to 19 percent.....	429	98	8	208	17	4	12	26	4	47	7
20 to 24 percent.....	169	35	3	75	11	3	7	11	3	19	4
25 to 29 percent.....	56	15	-	12	3	-	3	3	-	19	3
30 to 34 percent.....	31	9	3	7	-	-	1	4	-	5	1
35 to 39 percent.....	17	6	-	7	-	-	-	-	-	4	-
40 to 49 percent.....	15	6	-	6	-	-	1	-	-	3	-
50 percent or more.....	46	9	1	14	6	1	1	3	-	9	3
Not reported or not computed.....	271	68	11	122	14	3	3	9	1	28	11
Median.....	9	9	8	9	8	...	8	10	...	10	8
No regular payments required.....	5	1	-	-	-	-	-	-	-	4	-
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	4,741	1,073	182	2,107	474	26	156	162	19	379	163
Less than \$10.....	249	93	1	107	4	-	14	3	2	21	6
\$10 to \$14.....	690	161	22	330	38	7	36	19	4	52	23
\$15 to \$19.....	1,154	246	44	520	122	3	33	54	4	83	45
\$20 to \$24.....	997	198	55	451	121	10	20	16	7	82	37
\$25 to \$29.....	689	156	26	285	89	4	24	35	-	50	19
\$30 to \$39.....	493	107	12	208	69	1	16	23	-	39	18
\$40 to \$49.....	123	31	7	51	11	-	3	6	1	9	4
\$50 to \$59.....	43	5	3	18	7	-	1	3	-	4	3
\$60 or more.....	56	13	1	22	5	-	3	1	-	7	4
Not reported or not computed.....	245	62	11	115	10	1	6	3	1	33	4
Median.....dollars..	20	20	21	20	22	...	18	21	...	21	20
Acquired 1970 and 1971 (part).....	577	92	22	264	15	9	26	42	3	94	9
Selected Annual Housing Costs as Percent of Income											
Acquired before 1970.....	4,741	1,073	182	2,107	474	26	156	162	19	379	163
Less than 5 percent.....	5	-	1	1	1	-	-	-	-	1	-
5 to 9 percent.....	293	83	11	116	33	3	10	8	-	22	7
10 to 14 percent.....	1,227	273	57	520	165	4	46	32	4	87	40
15 to 19 percent.....	1,237	267	45	559	129	4	43	48	1	90	50
20 to 24 percent.....	755	167	33	359	58	7	17	30	7	56	22
25 to 29 percent.....	316	73	5	157	22	1	10	10	3	26	8
30 to 34 percent.....	168	38	6	77	10	1	8	5	1	12	10
35 to 39 percent.....	89	21	1	37	7	-	1	3	-	16	3
40 to 49 percent.....	86	16	1	34	8	1	3	8	-	8	7
50 percent or more.....	125	26	4	46	11	1	4	5	1	22	3
Not reported or not computed.....	439	109	16	200	30	3	14	12	1	39	14
Median.....	17	17	16	17	15	...	16	18	...	18	17
Acquired 1970 and 1971 (part).....	577	92	22	264	15	9	26	42	3	94	9
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	4,011	757	188	1,852	450	29	79	184	18	310	144
1,000,000 or more.....	228	34	5	93	17	3	9	21	1	30	14
250,000 to 999,999.....	548	70	29	260	81	-	13	33	7	33	23
50,000 to 249,999.....	947	174	41	400	144	11	22	51	5	71	28
10,000 to 49,999.....	1,101	224	71	519	115	10	17	29	1	71	44
Less than 10,000 and rural.....	1,188	255	42	580	93	6	17	51	3	105	36
Outside SMSA's.....	1,306	408	16	518	40	6	103	19	4	163	28
10,000 or more.....	433	104	7	221	24	-	11	14	3	40	10
2,500 to 9,999.....	304	106	3	112	11	-	28	1	-	35	8
Less than 2,500 and rural.....	569	199	6	185	5	6	65	4	1	88	10



Table 5f. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	148	39	3	71	3	-	5	14	1	5	7
1967 and 1968.....	272	78	5	142	13	1	12	8	1	4	7
1965 and 1966.....	295	76	14	148	31	1	8	6	1	7	4
1960 to 1964.....	785	145	35	395	94	7	24	21	1	37	26
1950 to 1959.....	1,636	306	91	713	233	9	53	72	3	105	51
1940 to 1949.....	610	130	25	267	61	8	13	25	4	57	21
1939 or earlier.....	1,446	371	23	581	49	8	60	52	8	241	52
Not reported.....	124	22	8	53	7	-	6	5	1	18	4
Value											
Less than \$5,000.....	49	19	-	7	-	1	4	-	-	18	-
\$5,000 to \$7,499.....	153	39	1	51	-	-	5	1	1	47	7
\$7,500 to \$9,999.....	261	55	3	83	4	7	20	7	3	64	16
\$10,000 to \$12,499.....	442	100	11	144	36	4	39	26	1	68	12
\$12,500 to \$14,999.....	389	73	25	144	38	3	20	35	1	45	5
\$15,000 to \$17,499.....	642	123	41	286	40	6	29	45	4	47	21
\$17,500 to \$19,999.....	573	118	28	240	60	4	22	40	2	38	22
\$20,000 to \$24,999.....	942	160	45	489	106	6	20	31	5	46	34
\$25,000 to \$29,999.....	654	128	26	346	63	3	11	15	-	30	32
\$30,000 to \$39,999.....	636	167	10	318	77	1	5	1	3	38	15
\$40,000 to \$49,999.....	236	74	4	119	26	-	1	-	-	8	3
\$50,000 or more.....	185	75	3	65	29	-	1	-	1	10	2
Not reported.....	154	34	8	77	10	1	4	3	-	14	3
Median.....dollars..	20,400	21,200	19,100	22,000	22,900	...	15,100	16,800	...	14,300	20,100
Mean.....dollars..	22,200	24,300	20,000	23,100	25,300	...	15,800	16,800	...	16,800	19,900
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	2,107	441	71	940	107	20	96	151	5	222	53
Less than 1.0.....	289	72	8	85	11	3	24	12	-	70	4
1.0 to 1.4.....	627	129	25	279	33	5	32	54	1	54	14
1.5 to 1.9.....	567	107	21	284	32	8	19	43	-	35	19
2.0 to 2.4.....	243	42	8	131	11	-	7	15	1	22	4
2.5 to 2.9.....	135	33	1	65	3	3	8	8	1	9	4
3.0 to 3.4.....	60	12	-	25	8	-	3	4	-	8	-
3.5 to 3.9.....	21	4	1	10	-	-	1	3	-	3	-
4.0 or more.....	44	12	3	10	4	-	1	4	-	7	3
Not reported or not computed.....	121	30	3	53	6	1	1	8	1	13	4
Median.....	1.5	1.5	1.5	1.6	1.6	...	1.3	1.5	...	1.3	1.6
Other properties.....	3,211	725	134	1,430	382	15	86	52	16	251	119
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	128	25	10	42	5	1	9	15	-	19	1
25 to 34 years.....	1,296	242	49	614	77	9	63	99	4	107	31
35 to 44 years.....	1,562	320	69	723	137	15	48	41	5	141	62
45 to 54 years.....	1,418	326	59	591	188	8	37	40	6	120	43
55 to 64 years.....	670	188	14	295	67	1	18	5	5	46	30
65 years or over.....	188	45	1	85	14	-	6	1	1	33	2
Not reported.....	56	19	3	21	1	-	-	1	-	8	3
Median.....	43	45	41	42	46	40	39	34	...	43	43
Race of Principal Owner											
White.....	4,886	1,102	173	2,204	447	27	162	167	15	432	156
Negro.....	311	39	25	106	32	8	19	29	7	32	14
Other.....	23	3	-	9	5	-	-	3	-	3	-
Not reported.....	98	21	5	51	6	-	1	4	-	7	3
Sex of Principal Owner											
Male.....	4,841	1,087	181	2,159	447	31	174	187	17	409	149
Female.....	431	70	19	193	38	4	7	16	4	55	23
Not reported.....	45	8	4	18	4	-	1	-	-	9	-

Table 5f. **Holder of First Mortgage, 1-Unit Homeowner Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central****OWNER CHARACTERISTICS--Continued****Veteran Status**

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	3,046	655	122	1,352	323	20	106	130	5	238	94
Vietnam conflict.....	288	52	6	126	14	5	15	39	-	24	7
Korean conflict.....	625	136	31	282	51	7	27	18	-	51	22
Korean conflict and World War II.....	114	19	4	55	19	-	-	6	-	8	3
World War II.....	1,457	348	57	633	188	7	41	28	5	108	44
World War I.....	22	6	-	7	1	1	-	1	-	5	-
Other service.....	540	94	24	250	51	-	24	39	-	41	18
Nonveteran.....	2,163	482	80	965	163	15	76	68	16	226	71
Not reported.....	109	29	3	53	3	-	-	5	-	9	7

**Income**

Less than \$2,000.....	59	7	1	26	4	1	5	1	-	11	3
\$2,000 to \$3,999.....	111	27	3	32	9	-	1	5	1	25	7
\$4,000 to \$5,999.....	255	54	7	80	12	1	20	19	4	47	11
\$6,000 to \$7,999.....	433	89	14	182	27	1	29	15	1	59	15
\$8,000 to \$9,999.....	619	131	23	251	36	8	41	42	6	64	18
\$10,000 to \$12,499.....	1,177	237	42	541	104	8	40	50	4	119	31
\$12,500 to \$14,999.....	822	173	49	382	73	7	26	25	1	51	35
\$15,000 to \$19,999.....	908	187	37	461	104	5	14	30	-	43	27
\$20,000 to \$24,999.....	373	89	15	171	62	-	4	6	1	15	9
\$25,000 to \$34,999.....	206	55	1	100	35	-	-	1	-	8	6
\$35,000 or more.....	87	48	1	22	9	-	-	-	1	4	-
Not reported.....	268	68	11	122	14	3	3	9	1	27	10
Median.....dollars..	12,200	12,600	12,900	12,600	14,000	...	9,700	10,700	...	10,400	12,200
Mean.....dollars..	13,500	14,600	14,100	13,600	15,400	...	9,900	11,000	...	10,600	12,400



Table 1g. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	Total properties	Non-mortgaged properties	Mortgaged properties	South	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	9,334	3,691	5,643	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	1,159	722	437
Inside SMSA's.....	5,689	1,802	3,887	5 rooms.....	2,684	1,037	1,647
1,000,000 or more.....	185	59	127	6 rooms.....	2,858	1,079	1,779
250,000 to 999,999.....	1,386	492	895	7 rooms.....	1,282	406	877
50,000 to 249,999.....	1,390	449	941	8 rooms.....	691	196	495
10,000 to 49,999.....	936	264	672	9 rooms or more.....	499	157	342
Less than 10,000 and rural.....	1,791	540	1,252	Not reported.....	161	95	66
Outside SMSA's.....	3,645	1,889	1,757	Median.....	5.7	5.5	5.8
10,000 or more.....	875	383	492	Purchase Price			
2,500 to 9,999.....	948	502	446	Properties acquired by purchase 1967 to 1971 (part).....	2,697	389	2,307
Less than 2,500 and rural.....	1,822	1,004	818	Less than \$5,000.....	171	78	93
Manner of Acquisition				\$5,000 to \$7,499.....	181	53	128
By purchase.....	8,648	3,069	5,579	\$7,500 to \$9,999.....	233	34	199
Placed one new mortgage.....	5,258	1,187	4,072	\$10,000 to \$12,499.....	303	39	263
Placed two or more new mortgages.....	183	43	139	\$12,500 to \$14,999.....	301	20	281
Assumed mortgage(s) already on property.....	1,302	183	1,119	\$15,000 to \$17,499.....	274	24	250
Assumed mortgage already on property and placed new mortgage.....	173	33	139	\$17,500 to \$19,999.....	265	24	241
All cash.....	1,405	1,327	78	\$20,000 to \$24,999.....	370	34	336
Borrowed other than with mortgage.....	296	267	28	\$25,000 to \$29,999.....	214	20	194
Other.....	31	28	3	\$30,000 to \$34,999.....	131	12	118
Not by purchase.....	554	491	63	\$35,000 to \$39,999.....	66	12	54
Inheritance or gift.....	546	486	60	\$40,000 to \$49,999.....	85	11	75
Other.....	7	4	3	\$50,000 or more.....	59	13	45
Not reported.....	132	131	1	Not reported.....	43	15	28
Source of Downpayment				Median.....dollars..	16,300	11,400	16,700
Purchased 1965 to 1971 (part).....	3,369	522	2,847	Other properties.....	6,637	3,302	3,336
Sale of previous home.....	735	151	585	Value			
Sale of other real property or other investments.....	95	18	77	Less than \$5,000.....	556	457	100
Savings.....	1,396	188	1,208	\$5,000 to \$7,499.....	813	529	285
Borrowing other than mortgage on this property..	253	18	234	\$7,500 to \$9,999.....	735	359	376
Gift.....	47	1	46	\$10,000 to \$12,499.....	1,181	527	654
Land on which structure was built.....	80	8	73	\$12,500 to \$14,999.....	700	215	485
Other.....	48	4	44	\$15,000 to \$17,499.....	1,110	384	726
No downpayment required.....	341	15	326	\$17,500 to \$19,999.....	660	190	469
Not reported.....	374	119	255	\$20,000 to \$24,999.....	1,014	253	761
Other properties.....	5,965	3,169	2,796	\$25,000 to \$29,999.....	729	167	562
Land and Building Acquisition				\$30,000 to \$39,999.....	729	165	563
During same 12-month period.....	7,566	2,807	4,759	\$40,000 to \$49,999.....	289	61	228
Acquired land previously.....	892	538	354	\$50,000 or more.....	264	86	178
Land not owned by building owner.....	144	49	95	Not reported.....	554	298	256
Not reported.....	733	297	436	Median.....dollars..	15,900	11,700	17,900
Year Property Acquired				Mean.....dollars..	18,200	14,500	20,500
1969 to 1971 (part).....	1,593	259	1,334	Purchase Price as Percent of Value			
1967 and 1968.....	1,208	225	983	Acquired by purchase.....	8,648	3,070	5,578
1965 and 1966.....	1,041	215	826	Purchased 1967 to 1971 (part).....	2,697	389	2,307
1960 to 1964.....	1,842	522	1,319	Less than 80 percent.....	614	97	518
1955 to 1959.....	1,279	578	701	80 to 89 percent.....	641	75	567
1950 to 1954.....	894	574	320	90 to 94 percent.....	337	38	299
1949 or earlier.....	1,440	1,280	160	95 to 99 percent.....	250	20	230
Not reported.....	38	38	-	100 percent or more.....	788	144	644
Year Built				Not reported.....	67	16	50
1969 and 1970 (part).....	413	61	352	Median.....	91	92	91
1967 and 1968.....	537	73	464	Purchased 1960 to 1966.....	2,727	606	2,121
1965 and 1966.....	576	96	479	Less than 60 percent.....	393	128	265
1960 to 1964.....	1,334	258	1,077	60 to 79 percent.....	967	184	783
1950 to 1959.....	2,702	869	1,833	80 to 89 percent.....	589	109	480
1940 to 1949.....	1,331	744	587	90 to 99 percent.....	300	66	234
1939 or earlier.....	2,003	1,381	622	100 percent or more.....	246	69	176
Not reported.....	438	208	230	Not reported.....	233	50	183
				Median.....	78	76	78
				Purchased 1959 or earlier.....	3,227	2,077	1,150
				Less than 40 percent.....	710	582	129
				40 to 59 percent.....	617	409	209
				60 to 79 percent.....	814	444	370
				80 to 99 percent.....	514	244	270
				100 percent or more.....	240	145	95
				Not reported.....	331	254	77
				Median.....	63	56	71
				Not acquired by purchase.....	685	622	64

Table 1g. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	Total properties	Non-mortgaged properties	Mortgaged properties	South	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price--Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	2,694	387	2,307	Acquired before 1970.....	8,476	3,528	4,948
Less than 1.0.....	416	88	328	Less than 5 percent.....	438	429	9
1.0 to 1.4.....	731	54	677	5 to 9 percent.....	1,452	1,018	434
1.5 to 1.9.....	623	47	576	10 to 14 percent.....	1,833	524	1,309
2.0 to 2.4.....	345	35	310	15 to 19 percent.....	1,396	279	1,116
2.5 to 2.9.....	147	19	128	20 to 24 percent.....	730	138	591
3.0 to 3.4.....	76	22	54	25 to 29 percent.....	414	111	302
3.5 to 3.9.....	44	15	28	30 to 34 percent.....	227	65	162
4.0 or more.....	132	56	76	35 to 39 percent.....	141	36	105
Not reported or not computed.....	181	50	130	40 to 49 percent.....	157	58	99
Median.....	1.5	1.7	1.5	50 percent or more.....	211	65	146
Other properties.....	6,640	3,304	3,336	Not reported or not computed.....	1,477	806	672
RECURRING EXPENSES				Median.....	14	9	16
Selected Monthly Housing Costs				Acquired 1970 and 1971 (part).....	858	162	695
Acquired before 1970.....	8,476	3,528	4,948	OWNER CHARACTERISTICS			
Less than \$50.....	1,869	1,840	29	Age of Principal Owner			
\$50 to \$59.....	434	385	50	Less than 25 years.....	139	12	127
\$60 to \$69.....	299	224	74	25 to 34 years.....	1,287	114	1,172
\$70 to \$79.....	274	162	112	35 to 44 years.....	1,923	291	1,632
\$80 to \$89.....	307	105	202	45 to 54 years.....	2,085	605	1,480
\$90 to \$99.....	347	75	273	55 to 64 years.....	1,740	961	779
\$100 to \$119.....	775	63	712	65 years or over.....	1,986	1,636	350
\$120 to \$149.....	1,054	54	1,000	Not reported.....	174	71	103
\$150 to \$174.....	674	21	653	Median.....	51	63	44
\$175 to \$199.....	496	8	488	Race of Principal Owner			
\$200 to \$224.....	304	4	300	White.....	7,987	3,080	4,907
\$225 to \$249.....	197	-	197	Negro.....	1,110	503	607
\$250 to \$274.....	165	3	163	Other.....	38	15	23
\$275 to \$299.....	101	3	98	Not reported.....	198	92	106
\$300 or more.....	248	3	245	Sex of Principal Owner			
Not reported.....	932	580	352	Male.....	7,351	2,374	4,977
Median.....dollars..	106	40	145	Female.....	1,879	1,267	612
Acquired 1970 and 1971 (part).....	858	162	695	Not reported.....	104	50	54
Real Estate Tax				Veteran Status			
Acquired before 1970.....	8,476	3,528	4,948	Veteran.....	4,299	1,114	3,185
Less than \$100.....	2,586	1,515	1,071	Vietnam conflict.....	427	32	396
\$100 to \$199.....	2,001	713	1,288	Korean conflict.....	757	74	683
\$200 to \$299.....	1,308	373	935	Korean conflict and World War II.....	209	47	162
\$300 to \$349.....	415	106	309	World War II.....	2,074	613	1,461
\$350 to \$399.....	319	79	240	World War I.....	307	254	53
\$400 to \$449.....	264	61	204	Other service.....	525	94	431
\$450 to \$499.....	183	29	154	Nonveteran.....	4,721	2,420	2,301
\$500 to \$549.....	180	42	138	Not reported.....	315	158	157
\$550 to \$599.....	108	25	82	Persons in Household			
\$600 to \$699.....	201	39	162	1 person.....	1,031	783	248
\$700 to \$799.....	104	18	86	2 persons.....	2,844	1,568	1,276
\$800 or more.....	233	65	169	3 persons.....	1,697	527	1,170
Not reported.....	574	464	111	4 persons.....	1,642	327	1,315
Median.....dollars..	168	102	206	5 persons.....	897	162	735
Acquired 1970 and 1971 (part).....	858	162	695	6 persons or more.....	967	196	770
Real Estate Tax Per \$1,000 Value				Not reported.....	254	126	128
Acquired before 1970.....	8,476	3,528	4,948	Median.....	2.8	2.1	3.5
Less than \$10.....	2,794	1,232	1,562	Income			
\$10 to \$14.....	1,903	641	1,262	Less than \$2,000.....	707	604	103
\$15 to \$19.....	1,194	340	854	\$2,000 to \$3,999.....	929	644	284
\$20 to \$24.....	598	183	416	\$4,000 to \$5,999.....	907	477	429
\$25 to \$29.....	273	92	181	\$6,000 to \$7,999.....	1,020	400	620
\$30 to \$39.....	187	82	105	\$8,000 to \$9,999.....	1,101	339	762
\$40 to \$49.....	85	37	47	\$10,000 to \$12,499.....	1,302	286	1,016
\$50 to \$59.....	39	17	21	\$12,500 to \$14,999.....	807	182	625
\$60 or more.....	77	38	39	\$15,000 to \$19,999.....	1,002	194	809
Not reported or not computed.....	1,326	866	461	\$20,000 to \$24,999.....	436	100	336
Median.....dollars..	12	10	12	\$25,000 to \$34,999.....	266	63	202
Acquired 1970 and 1971 (part).....	858	162	695	\$35,000 or more.....	168	51	117
				Not reported.....	690	352	338
				Median.....dollars..	9,400	5,800	11,100
				Mean.....dollars..	10,800	7,900	12,600



Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	5,643	5,284	359	1,352	1,304	48	933	892	41	3,358	3,088	270
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	5,284	5,284	-	1,304	1,304	-	892	892	-	3,088	3,088	-
2.....	348	-	348	47	-	47	40	-	40	262	-	262
3 or more.....	11	-	11	1	-	1	2	-	2	8	-	8
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	5,471	5,114	357	1,352	1,304	48	926	884	41	3,194	2,926	268
Contract to purchase.....	172	170	2	-	-	-	8	8	-	164	162	2
Origin of First Mortgage												
Mortgage made at time property acquired.....	3,739	3,558	181	939	921	18	614	598	15	2,186	2,039	148
Mortgage assumed at time property acquired.....	1,208	1,073	135	390	360	30	319	292	26	499	420	79
Mortgage placed later than acquisition of property.....	696	653	43	22	22	-	1	1	-	672	629	43
Refinanced mortgage: Same lender.....	320	300	20	11	11	-	-	-	-	309	288	20
Different lender.....	152	143	10	9	9	-	1	1	-	142	132	10
Mortgage placed on property owned free and clear of debt.....	223	210	13	1	1	-	-	-	-	222	209	13
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	696	653	43	22	22	-	1	1	-	672	629	43
Renew or extend loan that had fallen due, without increasing outstanding balance.....	51	48	3	-	-	-	-	-	-	51	48	3
Secure better terms.....	85	76	9	9	9	-	-	-	-	77	68	9
Provide funds for additions, improvements, or repairs to this property.....	328	310	18	5	5	-	1	1	-	321	303	18
Provide funds for investment in other real estate.....	17	17	-	-	-	-	-	-	-	17	17	-
Provide funds for other types of investments.....	26	26	-	1	1	-	-	-	-	25	25	-
Provide funds for educational or medical expenses.....	20	18	3	-	-	-	-	-	-	20	18	3
Other reasons.....	71	69	3	-	-	-	-	-	-	71	69	3
Not reported.....	97	89	8	7	7	-	-	-	-	90	82	8
Other properties.....	4,947	4,631	316	1,330	1,282	48	932	891	41	2,686	2,459	227
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,559	1,453	106	364	347	17	224	210	14	970	895	75
1967 and 1968.....	1,118	1,033	85	264	254	11	144	140	4	710	639	70
1965 and 1966.....	928	873	56	211	204	6	97	92	5	621	577	44
1960 to 1964.....	1,284	1,200	85	295	287	8	198	189	9	791	723	68
1955 to 1959.....	555	531	24	152	148	4	177	169	8	227	215	12
1950 to 1954.....	176	173	2	52	50	1	88	87	1	36	36	-
1949 or earlier.....	22	21	1	14	13	1	5	5	-	3	3	-
First Mortgage Loan												
Less than \$5,000.....	572	527	45	19	19	-	16	15	1	537	493	44
\$5,000 to \$7,499.....	692	641	50	113	108	5	64	61	3	514	472	42
\$7,500 to \$9,999.....	898	844	54	261	254	6	156	149	7	481	441	41
\$10,000 to \$12,499.....	991	930	61	320	299	21	196	186	10	475	446	30
\$12,500 to \$14,999.....	761	722	39	249	241	8	177	172	5	335	309	26
\$15,000 to \$17,499.....	604	561	43	203	200	3	101	92	9	300	269	31
\$17,500 to \$19,999.....	335	318	17	83	82	1	76	76	-	176	160	16
\$20,000 to \$24,999.....	460	428	31	83	80	2	91	86	5	286	262	24
\$25,000 to \$29,999.....	186	182	4	15	13	1	37	37	-	134	132	3
\$30,000 to \$39,999.....	119	106	13	6	6	-	19	19	-	94	81	13
\$40,000 to \$49,999.....	14	13	1	-	-	-	-	-	-	14	13	1
\$50,000 or more.....	12	12	-	-	-	-	1	1	-	10	10	-
Median.....dollars..	11,600	11,600	11,200	12,200	12,200	11,500	12,900	13,000	12,300	10,700	10,700	10,600
Mean.....dollars..	12,700	12,700	12,300	12,800	12,800	12,200	14,100	14,200	13,100	12,200	12,200	12,300

Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,436	1,343	93	154	148	6	163	156	7	1,119	1,039	80
\$5,000 to \$7,499.....	795	743	52	167	163	4	120	119	1	508	461	47
\$7,500 to \$9,999.....	823	771	52	291	282	9	140	128	12	391	361	30
\$10,000 to \$12,499.....	751	707	44	250	234	15	157	151	7	344	322	22
\$12,500 to \$14,999.....	590	551	39	206	201	5	89	84	5	294	265	29
\$15,000 to \$17,499.....	430	404	26	147	143	4	73	68	4	211	193	18
\$17,500 to \$19,999.....	289	269	20	62	60	1	78	75	3	149	134	16
\$20,000 to \$24,999.....	307	291	16	55	54	1	64	61	3	188	176	12
\$25,000 to \$29,999.....	136	126	10	18	17	1	35	35	-	83	74	9
\$30,000 to \$39,999.....	67	60	7	1	1	-	13	13	-	52	45	7
\$40,000 to \$49,999.....	12	12	-	-	-	-	-	-	-	12	12	-
\$50,000 or more.....	8	8	-	-	-	-	1	1	-	6	6	-
Median.....dollars..	9,200	9,200	9,100	10,600	10,600	10,700	10,600	10,700	10,100	7,800	7,800	8,100
Mean.....dollars..	10,300	10,300	10,200	11,000	11,000	10,700	11,600	11,700	10,800	9,600	9,600	10,000

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,402	1,343	59	151	148	3	162	156	6	1,089	1,039	51
\$5,000 to \$7,499.....	785	743	42	168	163	5	120	119	1	497	461	36
\$7,500 to \$9,999.....	811	771	41	287	282	5	132	128	4	393	361	32
\$10,000 to \$12,499.....	749	707	42	247	234	13	159	151	8	343	322	21
\$12,500 to \$14,999.....	585	551	34	206	201	5	90	84	6	288	265	23
\$15,000 to \$17,499.....	452	404	48	151	143	8	78	68	9	223	193	31
\$17,500 to \$19,999.....	293	269	24	63	60	3	78	75	3	152	134	19
\$20,000 to \$24,999.....	325	291	34	59	54	5	64	61	3	202	176	26
\$25,000 to \$29,999.....	141	126	14	18	17	1	37	35	3	85	74	10
\$30,000 to \$39,999.....	78	60	18	1	1	-	13	13	-	64	45	18
\$40,000 to \$49,999.....	14	12	3	-	-	-	-	-	-	14	12	3
\$50,000 or more.....	8	8	-	-	-	-	1	1	-	6	6	-
Median.....dollars..	9,400	9,200	12,200	10,700	10,600	12,100	10,800	10,700	13,400	8,000	7,800	11,900
Mean.....dollars..	10,500	10,300	13,400	11,100	11,000	13,200	11,700	11,700	13,500	9,900	9,600	13,400

## Interest Rate on First Mortgage

Less than 5.0 percent.....	624	598	26	140	133	8	365	349	16	119	116	3
5.0 percent.....	144	139	5	16	16	-	1	1	-	127	122	5
5.1 to 5.9 percent.....	1,429	1,354	75	717	686	31	292	274	18	420	394	26
6.0 percent.....	1,422	1,308	114	157	153	4	99	93	6	1,166	1,061	105
6.1 to 6.4 percent.....	80	76	4	-	-	-	1	1	-	79	75	4
6.5 to 6.9 percent.....	455	411	44	84	80	4	46	46	-	325	285	40
7.0 percent.....	407	385	23	17	17	-	17	17	-	373	351	23
7.1 to 7.4 percent.....	69	61	8	-	-	-	-	-	-	69	61	8
7.5 to 7.9 percent.....	386	365	21	127	125	1	61	60	1	198	180	18
8.0 percent.....	294	275	19	10	10	-	5	5	-	279	260	19
8.1 to 8.4 percent.....	17	17	-	-	-	-	-	-	-	17	17	-
8.5 to 8.9 percent.....	215	203	7	85	85	-	45	45	-	86	79	7
9.0 percent.....	20	19	1	-	-	-	-	-	-	20	19	1
9.1 to 9.9 percent.....	19	13	6	-	-	-	-	-	-	19	13	6
10.0 percent or more.....	61	54	7	-	-	-	-	-	-	61	54	7
Median.....	6.0	6.0	6.0	5.8	5.8	5.6	5.6	5.4	5.3	6.0	6.0	6.0

## Term of First Mortgage

Less than 8 years.....	306	290	17	-	-	-	1	1	-	305	288	17
8 to 12 years.....	508	467	41	1	1	-	1	1	-	506	465	41
13 to 17 years.....	495	457	38	7	7	-	4	4	-	485	447	38
18 to 22 years.....	979	908	70	83	81	1	50	50	-	846	777	69
23 to 27 years.....	1,337	1,236	101	250	238	12	202	195	7	885	802	82
28 to 32 years.....	1,845	1,753	92	951	916	35	675	641	35	219	197	22
33 to 37 years.....	96	96	-	43	43	-	-	-	-	53	53	-
38 years or more.....	24	24	-	17	17	-	-	-	-	8	8	-
No stated term.....	52	52	-	-	-	-	-	-	-	52	52	-
Median.....	24.8	24.9	23.6	29.7	29.7	29.5	29.5	29.5	29.9	20.1	20.0	20.8

## Holder of First Mortgage

Commercial bank or trust company.....	601	568	33	102	99	3	91	84	6	409	384	24
Mutual savings bank.....	487	461	26	223	214	9	224	211	13	40	36	4
Savings and loan association.....	2,248	2,063	184	241	236	5	200	189	11	1,806	1,638	168
Life insurance company.....	867	825	42	355	343	12	229	223	6	283	259	24
Mortgage company.....	136	125	11	33	30	3	17	17	-	87	78	9
Federal agency.....	321	315	6	95	91	4	35	34	1	190	189	1
Federal National Mortgage Association.....	380	368	12	258	249	9	122	119	3	-	-	-
Real estate or construction company.....	35	30	5	1	1	-	-	-	-	34	29	5
Individual or individual's estate.....	416	389	27	-	-	-	-	-	-	416	389	27
Other.....	153	140	13	44	40	4	15	14	1	94	86	8



Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	3,662	3,400	262	302	293	9	284	272	12	3,076	2,835	241
Agent.....	1,981	1,884	97	1,050	1,011	39	649	620	29	282	254	29

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,384	3,149	235	330	322	8	256	247	10	2,798	2,581	217
Purchased from present servicer.....	1,641	1,569	73	846	812	34	513	493	19	283	263	20
Purchased from someone else.....	529	482	47	169	163	6	151	140	11	209	179	30
Not reported.....	88	83	4	6	6	-	13	12	1	69	65	3

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,940	4,624	316	1,327	1,279	48	930	889	41	2,683	2,456	227
Less than 40 percent.....	95	91	4	4	4	-	5	5	-	86	82	4
40 to 49 percent.....	113	102	11	10	7	3	4	3	1	99	92	7
50 to 59 percent.....	235	197	38	20	14	5	15	12	3	200	170	30
60 to 69 percent.....	440	387	53	36	34	3	24	18	5	381	335	45
70 to 79 percent.....	742	640	102	96	84	12	73	63	10	573	493	81
80 to 89 percent.....	894	848	46	227	220	6	155	152	3	512	475	36
90 to 94 percent.....	541	529	11	217	214	4	105	101	4	218	214	4
95 to 99 percent.....	812	787	26	457	444	13	174	169	5	181	174	7
100 percent or more.....	939	919	20	232	230	2	360	351	9	347	338	9
Not reported.....	128	123	5	28	28	-	15	14	1	85	81	4
Median.....	88	89	74	95	95	82	97	97	82	79	80	73
Other properties.....	703	660	43	25	25	-	3	3	-	675	632	43

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,940	4,624	316	1,327	1,279	48	930	889	41	2,683	2,456	227
Less than 40 percent.....	93	91	1	4	4	-	5	5	-	83	82	1
40 to 49 percent.....	102	102	-	7	7	-	3	3	-	92	92	-
50 to 59 percent.....	198	197	2	14	14	-	12	12	-	172	170	2
60 to 69 percent.....	399	387	12	35	34	1	20	18	1	345	335	10
70 to 79 percent.....	662	640	22	90	84	5	63	63	-	510	493	17
80 to 89 percent.....	918	848	69	231	220	11	158	152	6	529	475	53
90 to 94 percent.....	575	529	45	218	214	4	105	101	4	252	214	38
95 to 99 percent.....	829	787	42	448	444	4	172	169	3	209	174	35
100 percent or more.....	1,036	919	117	253	230	23	378	351	26	406	338	67
Not reported.....	128	123	5	28	28	-	15	14	1	85	81	4
Median.....	90	89	95	95	95	98	97	97	100+	81	80	93
Other properties.....	703	660	43	25	25	-	3	3	-	675	632	43

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	665	646	19	89	88	1	87	84	3	489	474	15
20 to 29 percent.....	412	393	19	43	40	3	45	45	-	324	308	16
30 to 39 percent.....	500	480	20	44	41	3	64	62	3	392	378	15
40 to 49 percent.....	668	638	30	108	106	3	86	83	3	474	449	25
50 to 59 percent.....	739	691	47	146	142	4	102	98	4	491	452	39
60 to 69 percent.....	796	733	62	229	220	9	134	131	3	433	382	50
70 to 79 percent.....	687	616	72	235	228	8	146	133	13	305	255	50
80 to 89 percent.....	481	435	46	196	188	8	129	125	4	156	122	33
90 to 99 percent.....	353	335	18	168	164	4	88	83	5	97	88	9
100 percent or more.....	86	72	14	27	22	5	27	26	1	32	24	8
Not reported.....	256	243	13	67	66	1	25	22	3	164	155	9
Median.....	56	55	66	69	69	71	65	64	73	48	46	64

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	5,638	5,279	359	1,352	1,304	48	933	892	41	3,353	3,084	270
Interest and principal.....	5,595	5,240	355	1,352	1,304	48	933	892	41	3,310	3,044	266
Fully amortized.....	5,425	5,080	345	1,350	1,302	48	931	890	41	3,144	2,889	255
Partially amortized.....	170	159	11	1	1	-	2	2	-	166	156	11
Principal only.....	20	19	1	-	-	-	-	-	-	20	19	1
Fully amortized.....	17	16	1	-	-	-	-	-	-	17	16	1
Partially amortized.....	3	3	-	-	-	-	-	-	-	3	3	-
Interest only.....	23	20	3	-	-	-	-	-	-	23	20	3
No regular payment required.....	5	5	-	-	-	-	-	-	-	5	5	-

Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.	5,597	5,240	357	1,352	1,304	48	933	892	41	3,311	3,044	267
Real estate taxes and property insurance.....	3,503	3,310	192	1,347	1,299	48	853	814	39	1,302	1,197	105
With no other items.....	1,752	1,634	119	19	18	1	677	644	32	1,056	972	85
With other items.....	1,750	1,676	74	1,328	1,281	47	177	170	7	246	225	21
Real estate taxes only.....	184	167	17	-	-	-	29	29	-	155	138	17
Property insurance only.....	106	100	6	-	-	-	9	8	1	97	92	5
Other combinations or no other items.....	1,804	1,663	141	4	4	-	43	41	1	1,757	1,618	140
No regular payments of interest and principal...	47	44	2	-	-	-	-	-	-	47	44	2
Monthly Interest and Principal Payments on First Mortgage												
Regular monthly payments of interest and/or principal.....	5,638	5,279	359	1,352	1,304	48	933	892	41	3,353	3,084	270
Less than \$50.....	817	773	44	211	205	6	141	135	7	465	433	31
\$50 to \$59.....	707	654	53	177	172	5	125	119	6	405	363	42
\$60 to \$69.....	734	679	55	227	214	13	140	135	5	367	330	37
\$70 to \$79.....	682	642	41	179	170	9	126	118	8	378	354	24
\$80 to \$89.....	498	473	25	147	142	5	78	73	5	273	258	15
\$90 to \$99.....	383	366	17	110	109	1	60	56	4	213	201	12
\$100 to \$119.....	666	620	46	164	161	4	95	93	2	407	366	41
\$120 to \$149.....	547	505	42	78	75	3	79	75	4	391	356	35
\$150 to \$174.....	249	237	12	40	39	1	39	38	1	170	160	10
\$175 to \$199.....	132	130	3	7	7	-	29	29	-	97	94	3
\$200 to \$249.....	150	138	12	12	12	-	17	17	-	121	109	12
\$250 to \$299.....	29	26	3	-	-	-	3	3	-	27	23	3
\$300 or more.....	42	37	6	-	-	-	1	1	-	41	35	6
Median.....dollars..	78	78	76	73	73	69	74	74	74	82	82	80
Mean.....dollars..	91	91	93	79	80	76	87	87	78	97	97	98
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Monthly Interest and Principal Payments on Total Mortgages												
Regular monthly payments of interest and/or principal.....	5,638	5,279	359	1,352	1,304	48	933	892	41	3,353	3,084	270
Less than \$70.....	2,144	2,113	31	595	593	3	394	389	5	1,156	1,132	23
\$70 to \$79.....	661	642	20	173	170	3	119	118	1	370	354	16
\$80 to \$89.....	496	473	23	145	142	4	76	73	3	275	258	17
\$90 to \$99.....	387	366	21	111	109	3	56	56	-	219	201	18
\$100 to \$119.....	677	620	57	170	161	9	100	93	6	408	366	42
\$120 to \$149.....	566	505	61	87	75	12	82	75	8	397	356	42
\$150 to \$174.....	290	237	53	48	39	9	45	38	7	198	160	37
\$175 to \$199.....	146	123	23	8	5	3	32	29	3	106	88	18
\$200 to \$249.....	178	138	40	14	12	3	26	17	8	138	109	29
\$250 to \$299.....	35	26	9	-	-	-	3	3	-	33	23	9
\$300 or more.....	56	37	19	1	-	1	1	1	-	53	35	18
Median.....dollars..	80	78	133	74	73	129	76	74	141	85	82	133
Mean.....dollars..	95	91	151	81	79	138	89	87	144	102	97	154
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	5,264	4,933	331	1,292	1,246	45	889	850	39	3,084	2,837	247
Delinquent (30 days or more).....	336	308	28	52	49	3	38	35	3	247	224	23
1 to 3 payments.....	266	241	25	47	45	3	34	31	3	185	165	20
4 or more payments.....	70	67	3	4	4	-	4	4	-	62	59	3
Foreclosure in process.....	11	11	-	4	4	-	1	1	-	6	6	-
Foreclosure not in process.....	59	56	3	-	-	-	3	3	-	56	54	3
Not reported.....	38	38	-	9	9	-	7	7	-	23	23	-
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-



Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,948	4,631	317	1,143	1,105	38	794	763	31	3,011	2,763	248
Less than \$50.....	29	29	-	-	-	-	-	-	-	29	29	-
\$50 to \$59.....	50	48	2	9	9	-	1	1	-	39	38	2
\$60 to \$69.....	74	74	-	20	20	-	9	9	-	45	45	-
\$70 to \$79.....	112	108	4	16	16	-	20	19	1	76	73	3
\$80 to \$89.....	202	197	5	45	45	-	26	26	-	131	126	5
\$90 to \$99.....	273	264	8	63	62	1	51	49	2	159	154	5
\$100 to \$119.....	712	694	18	193	192	1	114	114	-	404	387	17
\$120 to \$149.....	1,000	961	39	279	269	10	216	214	2	505	478	27
\$150 to \$174.....	653	605	49	184	180	5	102	97	5	367	328	38
\$175 to \$199.....	488	453	34	133	128	5	81	78	3	274	247	27
\$200 to \$224.....	300	273	28	55	53	1	44	40	4	202	179	23
\$225 to \$249.....	197	167	30	34	29	5	27	24	3	137	114	23
\$250 to \$274.....	163	143	20	18	16	1	30	25	5	115	101	13
\$275 to \$299.....	98	79	19	9	8	1	4	3	1	85	69	16
\$300 or more.....	245	199	46	5	4	1	18	15	3	222	181	42
Not reported.....	352	338	15	77	73	4	52	49	3	223	215	8
Median.....dollars..	145	142	194	139	139	170	140	139	...	150	146	196
Acquired 1970 and 1971 (part).....	695	653	42	209	199	10	139	129	10	347	325	22

## Real Estate Tax

Acquired before 1970.....	4,948	4,631	317	1,143	1,105	38	794	763	31	3,011	2,763	248
Less than \$100.....	1,071	996	75	167	160	6	106	101	5	798	734	64
\$100 to \$199.....	1,288	1,198	90	368	350	18	214	204	9	707	644	63
\$200 to \$299.....	935	888	47	320	313	7	203	194	9	412	381	31
\$300 to \$349.....	309	290	18	92	89	3	59	58	1	158	143	14
\$350 to \$399.....	240	228	12	61	61	-	53	51	3	126	116	10
\$400 to \$449.....	204	193	10	40	39	1	34	33	1	129	121	8
\$450 to \$499.....	154	142	12	29	29	-	30	29	1	95	83	11
\$500 to \$549.....	138	126	12	24	23	1	19	19	-	95	84	11
\$550 to \$599.....	82	79	4	7	7	-	19	19	-	57	53	4
\$600 to \$699.....	162	150	12	19	17	1	23	21	1	120	111	9
\$700 to \$799.....	86	80	5	10	10	-	8	8	-	67	62	5
\$800 or more.....	169	154	14	5	5	-	18	18	-	146	131	14
Not reported.....	111	108	3	-	-	-	8	8	-	103	100	3
Median.....dollars..	206	207	190	211	213	169	236	237	...	192	192	192
Acquired 1970 and 1971 (part).....	695	653	42	209	199	10	139	129	10	347	325	22

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	5,638	5,279	359	1,352	1,304	48	933	892	41	3,353	3,084	270
Less than 5 percent .....	411	379	31	107	99	8	100	96	4	203	184	19
5 to 9 percent .....	2,465	2,311	154	659	637	22	430	409	21	1,377	1,265	111
10 to 14 percent.....	1,447	1,350	97	319	306	13	237	227	10	891	818	73
15 to 19 percent.....	509	479	30	88	87	1	78	74	4	342	318	24
20 to 24 percent.....	190	180	10	37	36	1	24	24	-	129	120	9
25 to 29 percent.....	100	99	1	28	28	-	5	5	-	68	66	1
30 to 34 percent.....	47	44	3	6	6	-	2	2	-	38	35	3
35 to 39 percent.....	38	34	4	3	3	-	6	6	-	28	24	4
40 to 49 percent.....	32	31	1	10	10	-	-	-	-	21	20	1
50 percent or more.....	59	55	4	10	10	-	4	4	-	44	40	4
Not reported or not computed.....	342	319	24	83	81	3	46	45	1	213	193	20
Median.....	9	9	9	8	9	8	8	9	8	9	9	9
No regular payments required.....	5	5	-	-	-	-	-	-	-	5	5	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	4,948	4,631	317	1,143	1,105	38	794	763	31	3,011	2,763	248
Less than \$10.....	1,562	1,461	101	306	291	15	193	184	9	1,063	985	77
\$10 to \$14.....	1,262	1,169	93	334	325	9	220	206	14	708	639	69
\$15 to \$19.....	854	803	51	235	226	9	162	161	1	456	415	41
\$20 to \$24.....	416	396	20	113	111	3	72	70	1	231	214	16
\$25 to \$29.....	181	170	11	49	49	-	53	52	2	79	70	9
\$30 to \$39.....	105	97	7	24	24	-	27	26	1	54	48	6
\$40 to \$49.....	47	44	4	8	8	-	12	12	-	27	23	4
\$50 to \$59.....	21	18	3	4	4	-	7	7	-	11	7	3
\$60 or more.....	39	38	1	5	5	-	7	7	-	27	25	1
Not reported or not computed.....	461	436	25	63	62	1	41	38	3	357	336	21
Median.....dollars..	12	12	12	13	13	11	14	14	...	11	11	12
Acquired 1970 and 1971 (part).....	695	653	42	209	199	10	139	129	10	347	325	22

Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## South

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	4,948	4,631	317	1,143	1,105	38	794	763	31	3,011	2,763	248
Less than 1.0 percent.....	827	765	62	136	130	6	108	106	2	583	529	54
1.0 to 1.9 percent.....	1,447	1,358	90	408	394	14	245	231	14	794	733	61
2.0 to 2.9 percent.....	1,029	977	52	274	265	9	195	188	7	560	524	36
3.0 to 3.9 percent.....	512	481	31	138	134	4	94	92	3	280	255	24
4.0 to 4.9 percent.....	265	251	13	66	64	1	38	38	-	161	149	12
5.0 to 7.4 percent.....	216	197	19	30	30	-	42	40	3	144	127	16
7.5 to 9.9 percent.....	69	59	10	11	11	-	9	9	-	49	39	10
10.0 percent or more.....	73	70	3	11	11	-	7	7	-	55	53	3
Not reported or not computed.....	511	474	37	70	67	3	56	53	3	386	354	32
Median.....	1.9	1.9	1.8	1.9	1.9	1.7	2.0	2.0	...	1.9	1.9	1.8
Acquired 1970 and 1971 (part).....	695	653	42	209	199	10	139	129	10	347	325	22

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	4,948	4,631	317	1,143	1,105	38	794	763	31	3,011	2,763	248
Less than 5 percent.....	9	9	-	3	3	-	3	3	-	4	4	-
5 to 9 percent.....	434	423	11	99	98	1	102	102	-	234	224	10
10 to 14 percent.....	1,309	1,271	37	323	320	3	242	238	4	744	713	31
15 to 19 percent.....	1,116	1,044	72	278	265	13	176	168	8	662	611	51
20 to 24 percent.....	591	538	54	130	125	5	88	83	4	374	329	45
25 to 29 percent.....	302	270	33	57	54	3	35	27	8	210	188	22
30 to 34 percent.....	162	142	20	40	36	4	19	18	1	103	88	15
35 to 39 percent.....	105	90	15	15	13	1	7	6	1	84	71	12
40 to 49 percent.....	99	85	14	24	21	3	12	10	1	64	53	10
50 percent or more.....	146	123	23	21	20	1	4	4	-	121	99	22
Not reported or not computed.....	672	635	37	154	150	4	107	103	4	410	382	29
Median.....	16	16	21	16	16	20	14	14	...	17	17	21
Acquired 1970 and 1971 (part).....	695	653	42	209	199	10	139	129	10	347	325	22

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	3,887	3,617	270	1,117	1,076	41	790	753	37	1,980	1,788	192
1,000,000 or more.....	127	123	4	40	39	1	31	31	-	56	53	3
250,000 to 999,999.....	895	841	54	289	279	10	180	176	4	426	386	40
50,000 to 249,999.....	941	883	58	325	316	9	210	196	14	406	371	35
10,000 to 49,999.....	672	617	56	169	158	12	153	145	8	350	314	36
Less than 10,000 and rural.....	1,252	1,153	98	294	285	9	216	205	11	742	663	79
Outside SMSA's.....	1,757	1,668	89	234	228	6	144	139	5	1,378	1,301	78
10,000 or more.....	492	463	29	114	110	4	62	61	1	316	292	23
2,500 to 9,999.....	446	430	17	62	62	-	34	34	-	350	333	17
Less than 2,500 and rural.....	818	775	44	58	56	2	47	44	4	713	675	38

## Manner of Acquisition

By purchase.....	5,579	5,225	354	1,349	1,301	48	932	890	41	3,298	3,034	264
Placed one new mortgage.....	4,072	3,955	117	952	937	15	612	598	14	2,507	2,420	88
Placed two or more new mortgages.....	139	47	92	7	4	3	2	1	1	130	42	89
Assumed mortgage(s) already on property.....	1,119	1,064	55	359	347	12	288	276	12	472	441	31
Assumed mortgage already on property and placed new mortgage.....	139	59	80	30	12	18	28	14	14	81	33	48
All cash.....	78	73	5	-	-	-	-	-	-	78	73	5
Borrowed other than with mortgage.....	28	24	4	1	1	-	-	-	-	27	23	4
Other.....	3	3	-	-	-	-	-	-	-	3	3	-
Not by purchase.....	63	58	5	3	3	-	2	2	-	59	53	5
Inheritance or gift.....	60	55	5	3	3	-	2	2	-	56	50	5
Other.....	3	3	-	-	-	-	-	-	-	3	3	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## South

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	2,973	2,766	208	794	764	30	430	407	22	1,750	1,594	156
Sale of previous home.....	596	549	47	93	86	7	66	62	4	437	401	36
Sale of other real property or other investments.....	82	72	9	14	12	1	8	7	1	60	53	7
Savings.....	1,261	1,187	74	475	463	13	160	154	6	626	571	55
Borrowing other than mortgage on this property.....	253	224	30	66	64	3	30	25	5	157	135	22
Gift.....	47	39	8	6	6	-	6	6	-	35	26	8
Land on which structure was built.....	76	72	3	5	5	-	1	1	-	69	66	3
Other.....	45	42	4	13	13	-	3	3	-	30	26	4
No downpayment required.....	340	318	21	57	52	5	131	129	3	151	138	13
Not reported.....	274	262	12	65	63	1	24	21	3	185	178	8
Other properties.....	2,670	2,518	151	558	540	18	503	485	19	1,608	1,494	114

## Land and Building Acquisition

During same 12-month period.....	4,759	4,444	315	1,166	1,123	43	803	764	39	2,791	2,557	234
Acquired land previously.....	354	338	15	23	23	-	6	6	-	324	309	15
Land not owned by building owner.....	95	92	3	29	29	-	25	25	-	40	37	3
Not reported.....	436	410	26	134	128	5	99	96	2	203	185	18

## Year Property Acquired

1969 to 1971 (part).....	1,334	1,244	90	364	346	18	222	207	14	748	690	58
1967 and 1968.....	983	902	81	258	249	9	142	140	3	582	513	69
1965 and 1966.....	826	776	50	210	204	6	98	92	6	518	481	37
1960 to 1964.....	1,319	1,234	86	295	289	6	202	192	11	822	754	69
1955 to 1959.....	701	668	32	152	146	5	175	168	6	374	354	20
1950 to 1954.....	320	311	9	57	56	1	93	92	1	169	162	7
1949 or earlier.....	160	149	11	16	14	1	1	1	-	143	133	10
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	352	330	23	80	78	3	56	54	1	216	198	19
1967 and 1968.....	464	437	27	88	88	-	73	71	2	303	277	25
1965 to 1966.....	479	447	32	93	90	3	67	63	4	319	294	26
1960 to 1964.....	1,077	1,001	76	272	261	11	154	144	10	650	595	55
1950 to 1959.....	1,833	1,739	94	543	525	18	436	418	19	854	797	57
1940 to 1949.....	587	552	35	157	152	5	76	74	2	354	326	28
1939 or earlier.....	622	562	59	59	55	4	36	34	3	527	474	53
Not reported.....	230	217	12	60	56	4	35	34	1	135	128	7

## Rooms

4 rooms or less.....	437	406	31	94	92	2	50	49	1	293	266	27
5 rooms.....	1,647	1,571	76	487	476	12	318	308	10	842	788	54
6 rooms.....	1,779	1,675	105	474	460	14	309	293	16	996	922	74
7 rooms.....	877	802	74	178	167	11	142	135	7	557	501	56
8 rooms.....	495	459	36	78	73	5	75	70	5	342	316	26
9 rooms or more.....	342	308	33	23	22	1	30	29	1	289	258	31
Not reported.....	66	62	4	17	16	1	10	9	1	39	38	1
Median.....	5.8	5.8	6.1	5.6	5.6	6.1	5.8	5.7	6.0	6.0	6.0	6.2

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	2,307	2,139	168	621	594	28	362	345	17	1,324	1,200	124
Less than \$5,000.....	93	88	5	3	3	-	2	2	-	88	83	5
\$5,000 to \$7,499.....	128	124	5	13	13	-	4	4	-	112	107	5
\$7,500 to \$9,999.....	199	187	11	72	71	1	15	15	-	111	101	10
\$10,000 to \$12,499.....	263	246	17	100	96	4	30	29	1	133	121	12
\$12,500 to \$14,999.....	281	263	18	110	106	4	60	57	3	111	100	11
\$15,000 to \$17,499.....	250	241	9	100	97	3	40	36	4	110	107	3
\$17,500 to \$19,999.....	241	226	15	81	80	1	54	53	1	106	94	12
\$20,000 to \$24,999.....	336	301	35	84	76	8	87	83	4	165	142	23
\$25,000 to \$29,999.....	194	171	23	36	32	4	32	30	3	126	109	16
\$30,000 to \$34,999.....	118	110	8	9	8	1	22	22	-	87	80	7
\$35,000 to \$39,999.....	54	49	5	4	3	1	8	8	-	42	38	4
\$40,000 to \$49,999.....	75	69	6	1	1	-	4	4	-	70	64	6
\$50,000 or more.....	45	37	8	-	-	-	3	3	-	43	34	8
Not reported.....	28	27	1	7	7	-	1	1	-	20	19	1
Median.....dollars.....	16,700	16,500	20,300	15,200	15,100	...	18,900	18,900	...	17,200	16,800	20,600
Other properties.....	3,336	3,145	191	730	710	20	571	547	25	2,034	1,888	146

Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Value												
Less than \$5,000.....	100	95	5	8	8	-	2	2	-	90	85	5
\$5,000 to \$7,499.....	285	267	17	23	23	-	16	14	2	246	230	16
\$7,500 to \$9,999.....	376	358	18	77	76	1	52	52	-	247	230	17
\$10,000 to \$12,499.....	654	612	43	193	186	7	114	111	3	347	314	34
\$12,500 to \$14,999.....	485	458	27	187	177	10	117	114	3	181	167	14
\$15,000 to \$17,499.....	726	700	26	229	225	4	147	142	5	351	334	17
\$17,500 to \$19,999.....	469	440	30	165	161	4	94	91	3	210	187	23
\$20,000 to \$24,999.....	761	702	59	209	200	9	148	136	12	403	366	37
\$25,000 to \$29,999.....	562	511	51	114	108	6	112	104	8	336	299	37
\$30,000 to \$39,999.....	563	523	40	66	62	4	79	75	4	417	385	32
\$40,000 to \$49,999.....	228	210	18	9	9	-	25	25	-	193	175	18
\$50,000 or more.....	178	165	12	3	1	1	3	3	-	172	161	11
Not reported.....	256	243	13	67	66	1	25	22	3	164	155	9
Median.....dollars..	17,900	17,700	20,600	16,700	16,600	18,500	17,700	17,500	21,900	19,100	18,900	20,700
Mean.....dollars..	20,500	20,400	22,100	17,400	17,300	20,600	19,200	19,100	20,700	22,100	22,100	22,600
Purchase Price as Percent of Value												
Acquired by purchase.....	5,578	5,225	353	1,348	1,301	48	931	890	42	3,299	3,034	265
Purchased 1967 to 1971 (part).....	2,307	2,139	168	621	594	28	362	345	17	1,324	1,200	124
Less than 80 percent.....	518	471	47	107	102	5	49	46	3	362	323	39
80 to 89 percent.....	567	530	36	162	158	4	85	83	3	320	290	30
90 to 94 percent.....	299	268	31	65	60	5	71	64	7	163	145	18
95 to 99 percent.....	230	215	15	84	80	4	50	47	3	97	88	9
100 percent or more.....	644	608	35	189	181	8	104	103	2	350	324	26
Not reported.....	50	46	4	15	13	1	3	3	-	32	30	2
Median.....	90	90	89	92	92	...	93	93	...	88	89	87
Purchased 1960 to 1966.....	2,121	1,987	134	503	491	12	300	283	17	1,318	1,213	105
Less than 60 percent.....	265	253	12	38	37	1	24	24	-	203	193	11
60 to 79 percent.....	783	724	59	196	190	6	115	104	10	472	430	42
80 to 89 percent.....	480	453	27	118	115	4	81	81	-	280	257	24
90 to 99 percent.....	234	220	14	64	63	1	38	34	4	132	123	9
100 percent or more.....	176	165	11	38	38	-	30	28	2	108	99	9
Not reported.....	183	172	11	49	49	-	12	11	1	122	113	9
Median.....	77	78	76	79	79	75	80	80	...	76	76	77
Purchased 1959 or earlier.....	1,150	1,099	51	224	216	8	269	262	8	657	621	36
Less than 40 percent.....	129	116	12	1	1	-	6	6	-	121	109	12
40 to 59 percent.....	209	197	12	37	35	3	39	35	4	132	127	6
60 to 79 percent.....	370	355	15	77	75	3	111	109	2	182	172	10
80 to 99 percent.....	270	265	5	67	65	1	75	75	-	129	125	4
100 percent or more.....	95	92	3	32	31	1	22	22	-	41	39	1
Not reported.....	77	73	4	9	9	-	17	15	1	51	49	3
Median.....	70	71	59	77	78	...	74	75	...	65	65	...
Not acquired by purchase.....	64	59	5	2	2	-	2	2	-	60	55	5
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	2,307	2,139	168	621	594	28	362	345	17	1,324	1,200	124
Less than 1.0.....	328	305	23	75	74	1	28	25	3	225	206	19
1.0 to 1.4.....	677	626	51	221	209	12	110	107	3	346	310	37
1.5 to 1.9.....	576	530	46	157	149	8	110	105	5	309	276	33
2.0 to 2.4.....	310	287	23	50	48	1	58	56	3	202	183	19
2.5 to 2.9.....	128	117	11	33	30	3	22	21	1	73	66	7
3.0 to 3.4.....	54	51	3	15	15	-	10	8	2	29	28	1
3.5 to 3.9.....	28	27	1	7	7	-	-	-	-	21	20	1
4.0 or more.....	76	76	-	24	24	-	11	11	-	42	42	-
Not reported or not computed.....	130	121	10	39	36	3	14	14	-	78	71	7
Median.....	1.5	1.5	1.5	1.4	1.4	...	1.6	1.6	...	1.5	1.5	1.5
Other properties.....	3,336	3,145	191	730	710	20	571	547	25	2,034	1,888	146
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	127	118	9	56	53	3	13	12	2	58	53	5
25 to 34 years.....	1,172	1,071	102	380	364	16	223	208	15	569	499	71
35 to 44 years.....	1,632	1,523	109	386	371	16	297	287	10	949	866	83
45 to 54 years.....	1,480	1,401	79	301	291	10	277	271	6	902	839	63
55 to 64 years.....	779	738	41	138	136	1	89	84	6	552	518	34
65 years or over.....	350	340	10	70	69	1	22	20	1	258	251	7
Not reported.....	103	94	9	21	20	1	12	11	1	70	63	6
Median.....	44	44	41	41	41	38	43	43	38	46	46	42



Table 2g. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
OWNER CHARACTERISTICS--Continued												
Race of Principal Owner												
White.....	4,907	4,613	294	1,148	1,109	39	853	814	39	2,905	2,689	216
Negro.....	607	550	57	167	159	8	67	66	1	374	325	48
Other.....	23	21	1	9	9	-	1	1	-	12	11	1
Not reported.....	106	99	7	27	26	1	12	10	1	67	63	4
Sex of Principal Owner												
Male.....	4,977	4,657	320	1,201	1,157	44	857	818	39	2,920	2,682	238
Female.....	612	576	36	143	139	4	69	66	3	400	371	29
Not reported.....	54	51	3	8	8	-	8	8	-	38	35	3
Veteran Status												
Veteran.....	3,185	2,997	188	686	664	22	773	746	27	1,726	1,587	139
Vietnam conflict.....	396	370	26	96	91	5	156	149	8	143	130	13
Korean conflict.....	683	642	41	157	152	5	187	179	8	340	312	28
Korean conflict and World War II.....	162	147	15	28	26	1	55	54	1	79	67	12
World War II.....	1,461	1,390	70	277	269	8	278	272	6	905	849	56
World War I.....	53	51	1	7	7	-	-	-	-	46	45	1
Other service.....	431	396	35	122	119	3	96	92	4	213	185	28
Nonveteran.....	2,301	2,143	158	628	605	23	147	136	12	1,526	1,403	123
Not reported.....	157	144	13	38	35	3	13	10	3	106	98	8
Persons in Household												
1 person.....	248	243	5	44	44	-	35	35	-	170	165	5
2 persons.....	1,276	1,219	57	315	305	10	180	176	4	781	739	42
3 persons.....	1,170	1,103	67	314	302	12	212	202	10	645	599	46
4 persons.....	1,315	1,222	94	295	285	10	227	216	11	793	721	73
5 persons.....	735	678	57	167	162	5	156	149	8	411	367	44
6 persons or more.....	770	701	70	183	174	9	111	105	6	477	422	54
Not reported.....	128	119	9	34	33	1	13	10	3	81	76	5
Median.....	3.5	3.5	3.9	3.4	3.4	3.6	3.6	3.6	4.0	3.5	3.5	4.0
Income												
Less than \$2,000.....	103	96	7	21	21	-	4	4	-	78	71	7
\$2,000 to \$3,999.....	284	266	18	49	46	3	24	23	1	211	197	14
\$4,000 to \$5,999.....	429	410	19	110	109	1	46	43	3	273	258	15
\$6,000 to \$7,999.....	620	580	40	149	142	7	92	88	4	380	350	30
\$8,000 to \$9,999.....	762	716	46	186	178	8	121	116	5	454	422	32
\$10,000 to \$12,499.....	1,016	947	69	287	281	6	193	185	8	536	482	55
\$12,500 to \$14,999.....	625	583	42	183	175	8	135	127	9	307	281	26
\$15,000 to \$19,999.....	809	751	58	190	178	12	178	172	7	440	401	39
\$20,000 to \$24,999.....	336	313	24	60	60	-	54	52	3	222	201	21
\$25,000 to \$34,999.....	202	197	6	24	24	-	32	32	-	147	141	6
\$35,000 or more.....	117	108	10	11	10	1	7	7	-	100	91	8
Not reported.....	338	317	21	82	79	3	46	45	1	210	193	17
Median.....dollars..	11,100	11,100	11,400	11,000	11,000	11,800	12,000	12,000	12,000	10,800	10,800	11,300
Mean.....dollars..	12,600	12,600	12,900	11,700	11,600	12,800	12,800	12,800	12,000	12,900	12,900	13,000

**Table 3g. First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	58,033	54,372	3,661	14,833	14,318	516	10,846	10,397	449	32,354	29,658	2,696
Average first mortgage debt.....	10,300	10,300	10,200	11,000	11,000	10,700	11,600	11,700	10,800	9,600	9,600	10,000
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	56,871	53,241	3,631	14,833	14,318	516	10,745	10,296	449	31,293	28,627	2,666
Contract to purchase.....	1,162	1,132	30	-	-	-	101	101	-	1,061	1,031	30
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	20,965	19,478	1,487	5,257	5,010	247	3,959	3,770	189	11,749	10,697	1,052
1967 and 1968.....	13,065	12,123	942	3,347	3,229	118	2,281	2,210	71	7,437	6,684	754
1965 and 1966.....	9,569	9,051	518	2,331	2,281	50	1,194	1,137	57	6,044	5,633	411
1960 to 1964.....	10,847	10,255	593	2,821	2,745	76	2,022	1,943	78	6,005	5,567	438
1955 to 1959.....	3,133	3,018	115	987	967	20	1,127	1,074	53	1,018	977	41
1950 to 1954.....	435	430	5	80	77	3	260	258	2	96	96	-
1949 or earlier.....	19	19	1	11	10	1	4	4	-	5	5	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	1,085	996	89	35	35	-	21	20	2	1,029	942	87
\$5,000 to \$7,499.....	2,673	2,480	193	418	407	11	195	189	7	2,060	1,885	175
\$7,500 to \$9,999.....	5,410	5,052	358	1,755	1,709	46	814	764	51	2,841	2,579	262
\$10,000 to \$12,499.....	8,585	8,039	546	2,999	2,796	202	1,606	1,510	96	3,981	3,733	247
\$12,500 to \$14,999.....	8,521	8,075	445	2,979	2,875	104	1,952	1,908	44	3,590	3,292	298
\$15,000 to \$17,499.....	8,396	7,773	623	2,976	2,932	44	1,398	1,265	133	4,021	3,575	446
\$17,500 to \$19,999.....	5,389	5,140	250	1,382	1,357	26	1,324	1,324	-	2,683	2,459	224
\$20,000 to \$24,999.....	8,871	8,249	622	1,714	1,668	46	1,873	1,757	117	5,283	4,825	458
\$25,000 to \$29,999.....	4,433	4,334	99	387	351	36	978	978	-	3,068	3,005	63
\$30,000 to \$39,999.....	3,496	3,113	382	188	188	-	600	600	-	2,708	2,325	382
\$40,000 to \$49,999.....	589	537	52	-	-	-	-	-	-	589	537	52
\$50,000 or more.....	585	585	-	-	-	-	84	84	-	501	501	-
<b>First Mortgage Outstanding Debt</b>												
Less than \$5,000.....	3,504	3,295	210	338	321	17	406	391	15	2,761	2,583	178
\$5,000 to \$7,499.....	4,904	4,579	325	1,069	1,046	23	744	735	9	3,092	2,798	294
\$7,500 to \$9,999.....	7,157	6,711	446	2,558	2,475	83	1,214	1,113	102	3,385	3,123	262
\$10,000 to \$12,499.....	8,360	7,874	486	2,776	2,608	169	1,752	1,681	71	3,832	3,586	246
\$12,500 to \$14,999.....	8,018	7,480	538	2,825	2,753	73	1,207	1,141	66	3,986	3,587	399
\$15,000 to \$17,499.....	6,947	6,517	429	2,367	2,303	64	1,171	1,102	69	3,409	3,113	296
\$17,500 to \$19,999.....	5,388	5,016	372	1,143	1,117	26	1,458	1,405	53	2,787	2,494	293
\$20,000 to \$24,999.....	6,827	6,481	346	1,216	1,189	26	1,410	1,346	64	4,201	3,945	256
\$25,000 to \$29,999.....	3,733	3,450	283	499	463	36	956	956	-	2,278	2,031	246
\$30,000 to \$39,999.....	2,230	2,005	225	42	42	-	445	445	-	1,744	1,518	225
\$40,000 to \$49,999.....	498	498	-	-	-	-	-	-	-	498	498	-
\$50,000 or more.....	466	466	-	-	-	-	84	84	-	382	382	-
<b>Interest Rate on First Mortgage</b>												
Less than 5.0 percent.....	2,952	2,808	145	409	383	25	2,003	1,895	109	540	530	10
5.0 percent.....	1,016	1,002	14	108	108	-	18	18	-	890	876	14
5.1 to 5.9 percent.....	16,166	15,278	888	7,367	7,018	350	3,710	3,502	208	5,088	4,758	330
6.0 percent.....	13,562	12,428	1,134	1,988	1,922	66	1,687	1,587	100	9,887	8,918	968
6.1 to 6.4 percent.....	918	900	19	-	-	-	31	31	-	887	869	19
6.5 to 6.9 percent.....	5,454	4,968	486	1,272	1,221	51	880	880	-	3,301	2,867	435
7.0 percent.....	4,242	3,977	265	248	248	-	332	332	-	3,662	3,397	265
7.1 to 7.4 percent.....	850	766	83	-	-	-	-	-	-	850	766	83
7.5 to 7.9 percent.....	5,949	5,636	313	1,978	1,955	23	1,123	1,090	33	2,848	2,590	257
8.0 percent.....	2,618	2,464	154	136	136	-	96	96	-	2,386	2,232	154
8.1 to 8.4 percent.....	309	309	-	-	-	-	-	-	-	309	309	-
8.5 to 8.9 percent.....	3,439	3,331	108	1,326	1,326	-	966	966	-	1,147	1,039	108
9.0 percent.....	163	163	-	-	-	-	-	-	-	163	163	-
9.1 to 9.9 percent.....	205	168	37	-	-	-	-	-	-	205	168	37
10.0 percent or more.....	190	176	14	-	-	-	-	-	-	190	176	14
<b>Variable Interest Rate on First Mortgage</b>												
Yes.....	4,825	4,491	334	-	-	-	-	-	-	4,825	4,491	334
No.....	53,208	49,882	3,326	14,833	14,318	516	10,846	10,397	449	27,529	25,167	2,361
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
<b>Term of First Mortgage</b>												
Less than 8 years.....	1,008	965	43	-	-	-	7	7	-	1,001	958	43
8 to 12 years.....	2,140	1,995	145	3	3	-	3	3	-	2,134	1,990	145
13 to 17 years.....	3,089	2,885	204	71	71	-	37	37	-	2,982	2,777	204
18 to 22 years.....	8,599	7,972	627	337	332	6	192	192	-	8,071	7,449	622
23 to 27 years.....	16,252	14,860	1,392	1,640	1,560	79	1,049	1,003	47	13,563	12,297	1,266
28 to 32 years.....	25,176	23,926	1,250	12,086	11,655	431	9,559	9,156	402	3,531	3,115	417
33 to 37 years.....	1,186	1,186	-	525	525	-	-	-	-	661	661	-
38 years or more.....	253	253	-	172	172	-	-	-	-	81	81	-
No stated term.....	331	331	-	-	-	-	-	-	-	331	331	-



Table 3g. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**South**

**MORTGAGE CHARACTERISTICS--Continued**

**Holder of First Mortgage**

	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Commercial bank or trust company.....	5,145	4,834	311	1,144	1,097	47	1,028	942	86	2,972	2,795	177
Mutual savings bank.....	5,723	5,419	304	2,516	2,410	105	2,732	2,614	118	475	394	80
Savings and loan association.....	24,869	22,907	1,962	2,681	2,636	45	2,403	2,289	114	19,786	17,982	1,804
Life insurance company.....	9,212	8,686	526	3,467	3,369	98	2,322	2,261	61	3,423	3,056	367
Mortgage company.....	1,119	1,056	63	403	371	32	227	227	-	489	458	31
Federal agency.....	2,848	2,801	47	958	920	37	286	285	2	1,604	1,595	8
Federal National Mortgage Association.....	4,657	4,501	157	3,052	2,954	98	1,605	1,546	59	-	-	-
Real estate or construction company.....	255	208	48	19	19	-	-	-	-	236	189	48
Individual or individual's estate.....	2,809	2,691	118	-	-	-	-	-	-	2,809	2,691	118
Other.....	1,395	1,270	125	594	540	54	241	232	9	560	498	62

**Servicing of First Mortgage**

Holder.....	35,210	32,660	2,550	3,078	3,003	75	2,822	2,690	132	29,310	26,967	2,342
Agent.....	22,823	21,713	1,111	11,755	11,315	440	8,024	7,707	317	3,044	2,691	353

**First Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	1,356	1,261	95	126	107	19	152	150	2	1,078	1,003	75
20 to 29 percent.....	2,261	2,094	166	200	189	11	205	194	12	1,855	1,712	143
30 to 39 percent.....	4,133	3,829	303	340	316	24	394	378	16	3,399	3,135	264
40 to 49 percent.....	7,200	6,677	523	975	923	52	764	716	48	5,461	5,038	423
50 to 59 percent.....	9,369	8,384	985	1,478	1,404	75	1,218	1,100	118	6,673	5,880	792
60 to 69 percent.....	10,389	9,513	876	2,738	2,597	141	1,828	1,734	94	5,822	5,182	641
70 to 79 percent.....	9,255	8,780	475	3,159	3,006	153	2,049	1,974	75	4,047	3,800	247
80 to 89 percent.....	6,557	6,423	133	2,667	2,654	13	2,164	2,091	73	1,725	1,678	47
90 to 99 percent.....	4,429	4,406	23	2,209	2,195	14	1,324	1,324	-	895	886	9
100 percent or more.....	1,057	1,057	-	282	282	-	552	552	-	222	222	-
Not reported.....	2,029	1,948	81	659	644	14	195	183	12	1,176	1,121	55

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	57,999	54,339	3,660	14,833	14,318	516	10,846	10,397	449	32,320	29,625	2,695
Interest and principal.....	57,686	54,029	3,656	14,833	14,318	516	10,846	10,397	449	32,007	29,315	2,692
Fully amortized.....	56,595	52,970	3,626	14,825	14,309	516	10,812	10,363	449	30,958	28,297	2,661
Partially amortized.....	1,091	1,060	31	8	8	-	34	34	-	1,049	1,018	31
Principal only.....	82	80	2	-	-	-	-	-	-	82	80	2
Fully amortized.....	69	67	2	-	-	-	-	-	-	69	67	2
Partially amortized.....	13	13	-	-	-	-	-	-	-	13	13	-
Interest only.....	231	230	1	-	-	-	-	-	-	231	230	1
No regular payment required.....	33	33	-	-	-	-	-	-	-	33	33	-

**Monthly Interest and Principal Payments of First Mortgage**

Regular monthly payments of interest and/or principal.....	58,000	54,339	3,661	14,833	14,318	516	10,846	10,397	449	32,321	29,625	2,696
Less than \$50.....	2,652	2,526	126	957	937	20	494	470	24	1,201	1,119	82
\$50 to \$59.....	3,609	3,375	234	1,268	1,227	41	707	661	46	1,634	1,486	148
\$60 to \$69.....	5,281	4,887	394	2,056	1,925	131	1,159	1,113	46	2,066	1,849	217
\$70 to \$79.....	5,693	5,377	316	1,885	1,802	82	1,313	1,231	82	2,496	2,344	151
\$80 to \$89.....	4,848	4,584	263	1,766	1,693	73	932	885	48	2,149	2,006	143
\$90 to \$99.....	4,364	4,143	221	1,515	1,499	16	777	720	57	2,072	1,924	148
\$100 to \$119.....	8,749	8,147	602	2,543	2,476	67	1,562	1,531	31	4,644	4,140	505
\$120 to \$149.....	8,604	7,964	640	1,446	1,397	49	1,519	1,435	84	5,638	5,132	506
\$150 to \$174.....	4,920	4,656	264	903	867	36	893	861	33	3,123	2,928	195
\$175 to \$199.....	3,153	3,079	74	164	164	-	783	783	-	2,206	2,132	74
\$200 to \$249.....	3,798	3,498	300	331	331	-	532	532	-	2,935	2,635	300
\$250 to \$299.....	918	821	97	-	-	-	91	91	-	827	730	97
\$300 or more.....	1,412	1,283	130	-	-	-	84	84	-	1,329	1,199	130
No regular payments required.....	33	33	-	-	-	-	-	-	-	33	33	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	55,133	51,656	3,478	14,254	13,742	512	10,406	9,991	415	30,473	27,922	2,551
Delinquent (30 days or more).....	2,560	2,377	183	504	500	4	354	320	34	1,701	1,556	145
1 to 3 payments.....	2,225	2,062	163	466	462	4	303	269	34	1,456	1,331	125
4 or more payments.....	335	315	20	38	38	-	51	51	-	246	226	20
Foreclosure in process.....	90	90	-	38	38	-	19	19	-	33	33	-
Foreclosure not in process.....	245	225	20	-	-	-	32	32	-	213	193	20
Not reported.....	307	307	-	75	75	-	85	85	-	146	146	-
No regular payments required.....	33	33	-	-	-	-	-	-	-	33	33	-

Table 4g. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	Total first and junior mortgage debt on--				South	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	59,190	14,950	10,955	33,285	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	10,500	11,100	11,700	9,900	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....	59,156	14,950	10,955	33,251
Less than \$5,000.....	1,023	35	20	969	Less than 5 percent.....	2,304	680	482	1,142
\$5,000 to \$7,499.....	2,593	407	191	1,995	5 to 9 percent.....	22,851	6,487	4,172	12,191
\$7,500 to \$9,999.....	5,259	1,743	772	2,744	10 to 14 percent.....	18,093	4,332	3,679	10,082
\$10,000 to \$12,499.....	8,372	2,848	1,543	3,981	15 to 19 percent.....	7,023	1,237	1,308	4,479
\$12,500 to \$14,999.....	8,572	3,020	1,992	3,560	20 to 24 percent.....	2,679	560	600	1,519
\$15,000 to \$17,499.....	8,340	3,022	1,399	3,919	25 to 29 percent.....	1,105	386	124	595
\$17,500 to \$19,999.....	5,892	1,488	1,403	3,001	30 to 34 percent.....	454	58	24	372
\$20,000 to \$24,999.....	9,135	1,757	1,838	5,541	35 to 39 percent.....	327	47	90	190
\$25,000 to \$29,999.....	4,785	402	1,077	3,306	40 to 49 percent.....	251	78	-	173
\$30,000 to \$39,999.....	3,844	228	638	2,977	50 percent or more.....	555	132	31	391
\$40,000 to \$49,999.....	791	-	-	791	Not reported or not computed.....	3,514	953	444	2,117
\$50,000 or more.....	585	-	84	501	No regular payments required.....	33	-	-	33
Total Mortgage Outstanding Debt					Selected Annual Housing Costs as Percent of Income				
Less than \$5,000.....	3,446	326	402	2,718	Acquired before 1970.....	48,777	11,877	8,388	28,512
\$5,000 to \$7,499.....	4,843	1,075	741	3,026	Less than 5 percent.....	84	15	24	45
\$7,500 to \$9,999.....	7,066	2,520	1,150	3,396	5 to 9 percent.....	3,408	796	656	1,957
\$10,000 to \$12,499.....	8,343	2,755	1,769	3,820	10 to 14 percent.....	12,491	3,108	2,309	7,074
\$12,500 to \$14,999.....	7,939	2,825	1,214	3,899	15 to 19 percent.....	12,287	3,168	2,279	6,839
\$15,000 to \$17,499.....	7,303	2,430	1,257	3,617	20 to 24 percent.....	6,847	1,628	1,243	3,976
\$17,500 to \$19,999.....	5,459	1,169	1,455	2,834	25 to 29 percent.....	3,261	611	427	2,223
\$20,000 to \$24,999.....	7,250	1,305	1,409	4,536	30 to 34 percent.....	1,607	398	272	937
\$25,000 to \$29,999.....	3,846	503	1,030	2,313	35 to 39 percent.....	889	156	35	698
\$30,000 to \$39,999.....	2,614	42	445	2,127	40 to 49 percent.....	737	220	108	409
\$40,000 to \$49,999.....	616	-	-	616	50 percent or more.....	1,030	179	18	833
\$50,000 or more.....	466	-	84	382	Not reported or not computed.....	6,136	1,598	1,018	3,520
Total Mortgage Outstanding Debt as Percent of Value					Acquired 1970 and 1971 (part)....	10,413	3,073	2,567	4,772
Less than 20 percent.....	1,287	109	152	1,026	PROPERTY CHARACTERISTICS				
20 to 29 percent.....	2,201	218	194	1,789	Year Built				
30 to 39 percent.....	3,972	331	397	3,245	1969 to 1971 (part).....	6,756	1,486	1,237	4,034
40 to 49 percent.....	7,000	946	741	5,313	1967 and 1968.....	7,580	1,460	1,428	4,692
50 to 59 percent.....	8,966	1,438	1,148	6,380	1965 and 1966.....	6,922	1,253	1,192	4,476
60 to 69 percent.....	10,416	2,728	1,760	5,928	1960 to 1964.....	12,583	3,454	2,190	6,938
70 to 79 percent.....	10,106	3,150	2,204	4,752	1950 to 1959.....	15,616	5,038	3,609	6,970
80 to 89 percent.....	7,260	2,774	2,171	2,315	1940 to 1949.....	3,896	1,078	649	2,169
90 to 99 percent.....	4,666	2,244	1,406	1,017	1939 or earlier.....	4,019	600	309	3,111
100 percent or more.....	1,259	352	583	325	Not reported.....	1,817	581	341	895
Not reported.....	2,056	660	200	1,196	Value				
MORTGAGE PAYMENTS AND OTHER EXPENSES					Less than \$5,000.....	185	21	3	161
Monthly Interest and Principal Payments on Total Mortgages					\$5,000 to \$7,499.....	849	91	50	709
Regular monthly payments of interest and/or principal.....	59,157	14,950	10,955	33,252	\$7,500 to \$9,999.....	1,746	491	253	1,002
Less than \$70.....	11,075	4,129	2,276	4,670	\$10,000 to \$12,499.....	3,846	1,394	684	1,768
\$70 to \$79.....	5,469	1,817	1,237	2,415	\$12,500 to \$14,999.....	4,004	1,739	1,000	1,264
\$80 to \$89.....	4,767	1,729	912	2,125	\$15,000 to \$17,499.....	6,239	2,296	1,418	2,526
\$90 to \$99.....	4,275	1,517	720	2,037	\$17,500 to \$19,999.....	4,990	2,061	1,098	1,832
\$100 to \$119.....	8,739	2,586	1,605	4,548	\$20,000 to \$24,999.....	9,014	2,827	2,026	4,161
\$120 to \$149.....	8,777	1,554	1,529	5,694	\$25,000 to \$29,999.....	7,915	1,875	1,830	4,211
\$150 to \$174.....	5,471	1,023	973	3,475	\$30,000 to \$39,999.....	9,239	1,249	1,674	6,316
\$175 to \$199.....	3,337	179	827	2,332	\$40,000 to \$49,999.....	4,700	196	621	3,883
\$200 to \$249.....	4,286	389	702	3,194	\$50,000 or more.....	4,406	50	98	4,257
\$250 to \$299.....	1,079	-	91	989	Not reported.....	2,056	660	200	1,196
\$300 or more.....	1,883	26	84	1,773					
No regular payments required.....	33	-	-	33					



Table 4g. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**South**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Less than 25 years.....	1,432	679	172	580
25 to 34 years.....	15,059	4,992	3,388	6,679
35 to 44 years.....	19,759	4,783	3,999	10,977
45 to 54 years.....	14,246	2,801	2,493	8,953
55 to 64 years.....	5,569	1,014	669	3,886
65 years or over.....	2,117	446	106	1,565
Not reported.....	1,007	234	128	646

**Race of Principal Owner**

White.....	53,361	12,782	10,117	30,461
Negro.....	4,496	1,779	701	2,016
Other.....	255	99	16	140
Not reported.....	1,079	290	121	667

**Sex of Principal Owner**

Male.....	54,182	13,638	10,365	30,179
Female.....	4,409	1,217	519	2,674
Not reported.....	599	96	72	432

**South**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	36,333	7,603	9,444	19,285
Vietnam conflict.....	5,860	1,320	2,660	1,879
Korean conflict.....	8,780	1,872	2,418	4,489
Korean conflict and World War II.....	1,954	320	621	1,014
World War II.....	13,398	2,595	2,239	8,564
World War I.....	305	35	-	270
Other service.....	6,035	1,460	1,506	3,069
Nonveteran.....	21,380	6,973	1,405	13,003
Not reported.....	1,476	374	106	996

**Income**

Less than \$2,000.....	477	165	17	295
\$2,000 to \$3,999.....	1,391	391	146	854
\$4,000 to \$5,999.....	2,714	887	315	1,512
\$6,000 to \$7,999.....	4,556	1,383	875	2,298
\$8,000 to \$9,999.....	6,455	1,843	1,225	3,388
\$10,000 to \$12,499.....	10,200	3,180	2,302	4,718
\$12,500 to \$14,999.....	7,082	2,248	1,612	3,222
\$15,000 to \$19,999.....	11,157	2,616	2,453	6,089
\$20,000 to \$24,999.....	5,416	902	938	3,576
\$25,000 to \$34,999.....	3,709	268	569	2,872
\$35,000 or more.....	2,553	128	59	2,366
Not reported.....	3,480	938	444	2,097

Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
1-housing-unit properties.....	5,643	601	487	2,248	867	136	321	380	35	416	153
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	5,284	568	461	2,063	825	125	315	368	30	389	140
2.....	348	31	26	179	41	10	6	12	5	27	12
3 or more.....	11	2	-	5	1	1	-	-	-	-	1
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	5,471	587	484	2,201	867	130	317	377	23	340	145
Contract to purchase.....	172	14	3	46	-	6	4	3	12	76	8
Origin of First Mortgage											
Mortgage made at time property acquired.....	3,739	347	342	1,448	551	89	243	287	27	324	81
Mortgage assumed at time property acquired.....	1,208	74	136	478	282	19	59	87	4	36	32
Mortgage placed later than acquisition of property.....	696	180	9	321	34	29	19	5	4	56	39
Refinanced mortgage: Same lender.....	320	60	5	180	20	9	4	1	1	28	10
Different lender.....	152	28	3	77	8	8	4	2	-	12	10
Mortgage placed on property owned free and clear of debt.....	223	91	1	64	6	12	10	1	3	15	19
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	696	180	9	321	34	29	19	5	4	56	39
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	51	17	-	19	-	1	-	-	2	9	2
Secure better terms.....	85	8	3	38	9	4	2	1	1	6	13
Provide funds for additions, improvements, or repairs to this property.....	328	89	4	160	14	15	9	-	-	18	19
Provide funds for investment in other real estate.....	17	8	-	9	-	-	-	-	-	-	-
Provide funds for other types of investments.....	26	14	-	10	-	-	-	1	-	1	-
Provide funds for educational or medical expenses.....	20	4	-	10	2	-	-	-	-	4	1
Other reasons.....	71	26	-	29	4	4	3	-	-	4	2
Not reported.....	97	14	3	46	6	5	4	2	1	14	1
Other properties.....	4,947	421	478	1,926	833	107	302	375	31	360	114
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	1,559	226	73	607	125	64	94	170	11	130	58
1967 and 1968.....	1,118	130	102	472	97	27	97	83	3	77	31
1965 and 1966.....	928	96	68	391	137	13	38	69	10	85	20
1960 to 1964.....	1,284	98	153	563	239	23	38	32	9	93	36
1955 to 1959.....	555	36	68	186	168	5	34	23	3	25	7
1950 to 1954.....	176	14	22	25	92	3	12	3	-	3	1
1949 or earlier.....	22	1	-	3	9	-	7	-	-	3	-
First Mortgage Loan											
Less than \$5,000.....	572	148	2	204	20	26	30	-	7	106	29
\$5,000 to \$7,499.....	692	75	35	286	60	27	35	27	8	116	22
\$7,500 to \$9,999.....	898	82	72	331	150	20	78	70	8	66	21
\$10,000 to \$12,499.....	991	104	91	370	149	21	93	94	3	44	23
\$12,500 to \$14,999.....	761	56	105	269	152	15	46	75	3	22	18
\$15,000 to \$17,499.....	604	49	74	232	124	8	24	48	5	18	21
\$17,500 to \$19,999.....	335	24	45	144	59	10	6	29	1	14	1
\$20,000 to \$24,999.....	460	26	48	233	92	3	7	28	-	14	9
\$25,000 to \$29,999.....	186	10	11	106	38	4	2	5	-	4	5
\$30,000 to \$39,999.....	119	16	4	61	22	1	-	4	-	8	3
\$40,000 to \$49,999.....	14	8	-	7	-	-	-	-	-	-	-
\$50,000 or more.....	12	3	-	5	1	-	-	-	-	2	-
Median.....dollars..	11,600	9,800	13,500	12,000	13,300	9,300	10,400	12,400	8,300	7,100	10,400
Mean.....dollars..	12,700	11,000	14,000	13,400	14,300	10,100	10,400	13,300	9,000	9,100	11,000
First Mortgage Outstanding Debt											
Less than \$5,000.....	1,436	239	54	535	197	51	65	19	12	210	54
\$5,000 to \$7,499.....	795	80	51	320	113	28	52	43	11	79	18
\$7,500 to \$9,999.....	823	82	86	313	108	11	77	76	5	47	17
\$10,000 to \$12,499.....	751	69	102	267	114	13	59	85	1	22	20
\$12,500 to \$14,999.....	590	40	73	211	129	10	42	54	1	14	16
\$15,000 to \$17,499.....	430	23	41	187	72	11	13	49	4	18	12
\$17,500 to \$19,999.....	289	20	40	131	53	4	6	27	1	7	1
\$20,000 to \$24,999.....	307	19	29	160	51	6	7	18	-	9	8
\$25,000 to \$29,999.....	136	14	10	78	20	1	-	5	-	3	5
\$30,000 to \$39,999.....	67	9	3	36	8	1	-	4	-	4	1
\$40,000 to \$49,999.....	12	5	-	5	1	-	-	-	-	-	-
\$50,000 or more.....	8	-	-	5	-	-	-	-	-	2	-
Median.....dollars..	9,200	6,900	11,200	9,600	10,300	6,500	8,800	11,500	6,200	4,900	8,000
Mean.....dollars..	10,300	8,600	11,800	11,100	10,600	8,200	8,900	12,300	7,200	6,800	9,100



Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South

## MORTGAGE CHARACTERISTICS--Continued

## Interest Rate on First Mortgage

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 5.0 percent.....	624	47	89	107	228	15	77	26	1	20	13
5.0 percent.....	144	6	8	16	31	-	54	-	2	23	4
5.1 to 5.9 percent.....	1,429	133	260	331	437	15	68	133	1	13	37
6.0 percent.....	1,422	149	64	752	73	48	54	66	14	163	39
6.1 to 6.4 percent.....	80	3	1	47	5	-	17	-	1	2	3
6.5 to 6.9 percent.....	455	26	28	292	40	6	13	22	4	20	6
7.0 percent.....	407	72	7	231	1	8	3	1	1	71	12
7.1 to 7.4 percent.....	69	4	-	44	5	1	7	-	-	4	2
7.5 to 7.9 percent.....	386	42	16	178	21	10	10	85	1	13	8
8.0 percent.....	294	72	4	125	7	14	3	3	6	57	4
8.1 to 8.4 percent.....	17	1	-	12	1	-	-	-	-	3	-
8.5 to 8.9 percent.....	215	23	8	87	12	9	14	45	2	8	7
9.0 percent.....	20	8	-	5	-	-	-	-	1	5	1
9.1 to 9.9 percent.....	19	1	-	9	3	-	-	-	-	2	4
10.0 percent or more.....	61	15	1	11	1	10	-	-	-	11	13
Median.....	6.0	6.0	5.6	6.0	5.5	6.0	5.5	6.0	6.0	6.0	6.0

## Variable Interest Rate on First Mortgage

Yes.....	445	61	2	327	15	4	7	-	-	21	9
No.....	5,198	539	484	1,921	852	132	314	380	35	395	144
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Term of First Mortgage

Less than 8 years.....	306	160	1	32	-	26	3	-	1	51	32
8 to 12 years.....	508	82	4	208	5	45	5	-	9	121	29
13 to 17 years.....	495	54	6	286	23	6	9	1	4	94	12
18 to 22 years.....	979	78	28	583	142	7	40	10	8	73	12
23 to 27 years.....	1,337	57	71	715	315	17	73	35	5	38	9
28 to 32 years.....	1,845	136	362	408	372	35	135	326	8	12	52
33 to 37 years.....	96	7	12	10	9	-	46	7	-	1	4
38 years or more.....	24	4	3	1	2	-	11	-	-	4	-
No stated term.....	52	24	-	3	-	1	-	-	-	22	3
Median.....	24.8	17.3	29.8	23.0	27.1	12.6	29.1	30.1	19.8	14.3	18.7

## Location of First Mortgage Holder

Property in Northeast region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in South region.....	5,643	601	487	2,248	867	136	321	380	35	416	153
Lender in Northeast.....	1,006	112	399	113	357	5	-	-	-	1	19
Lender in North Central.....	196	10	3	29	145	-	-	-	1	2	5
Lender in South.....	4,392	479	84	2,085	343	129	321	380	34	409	127
Lender in West.....	39	-	-	19	15	1	-	-	-	3	1
Lender outside United States.....	7	-	-	-	7	-	-	-	-	-	-
Not reported.....	3	-	2	1	-	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-

## Servicing of First Mortgage

Holder.....	3,662	440	107	2,035	305	114	197	7	32	340	86
Agent.....	1,981	161	380	213	562	22	124	373	4	76	67

## Holder's Acquisition of First Mortgage

Originated by holder.....	3,384	414	78	1,900	330	59	120	29	29	341	85
Purchased from present servicer.....	1,641	136	298	198	436	22	176	309	3	13	50
Purchased from someone else.....	529	45	110	116	92	53	25	36	3	33	17
Not reported.....	88	6	1	33	10	2	-	6	-	27	1

Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## South

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Loan as Percent of Purchase Price

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,940	421	476	1,925	832	107	302	374	31	358	114
Less than 40 percent.....	95	21	-	49	9	1	-	1	-	13	-
40 to 49 percent.....	113	14	3	48	36	2	1	-	-	8	1
50 to 59 percent.....	235	27	4	120	44	3	9	4	3	21	1
60 to 69 percent.....	440	44	20	228	96	4	13	3	2	21	9
70 to 79 percent.....	742	50	46	420	130	12	17	8	3	37	20
80 to 89 percent.....	894	64	76	415	167	5	34	42	4	68	20
90 to 94 percent.....	541	42	83	170	99	8	28	46	2	44	20
95 to 99 percent.....	812	59	133	181	120	29	92	136	10	35	17
100 percent or more.....	939	88	101	238	114	38	100	127	6	103	25
Not reported.....	128	13	11	56	16	6	9	7	2	7	1
Median.....	88	87	95	81	85	97	97	97	...	90	91
Other properties.....	703	180	11	322	35	29	19	6	4	57	39

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	665	125	28	212	145	18	37	6	3	73	19
20 to 29 percent.....	412	67	14	184	65	9	13	3	8	34	14
30 to 39 percent.....	500	62	20	229	102	14	14	11	1	40	8
40 to 49 percent.....	668	64	63	315	115	20	19	14	1	41	17
50 to 59 percent.....	739	58	74	369	114	5	27	24	3	50	15
60 to 69 percent.....	796	79	92	317	113	10	53	55	1	60	15
70 to 79 percent.....	687	55	87	258	89	14	43	69	7	39	26
80 to 89 percent.....	481	43	53	140	56	14	46	81	6	24	18
90 to 99 percent.....	353	20	28	91	27	21	46	82	4	21	13
100 percent or more.....	86	9	6	23	8	5	8	20	-	7	1
Not reported.....	256	20	22	108	34	8	14	17	1	25	7
Median.....	56	45	63	53	49	58	68	80	67	51	60

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	5,638	597	487	2,248	867	136	321	380	35	414	153
Interest and principal.....	5,595	585	487	2,244	867	131	321	380	34	399	148
Fully amortized.....	5,425	531	486	2,204	864	119	319	380	34	348	139
Partially amortized.....	170	53	1	40	3	12	2	-	-	50	8
Principal only.....	20	1	-	3	-	5	-	-	1	10	-
Fully amortized.....	17	1	-	3	-	5	-	-	1	8	-
Partially amortized.....	3	-	-	-	-	-	-	-	-	3	-
Interest only.....	23	12	-	1	-	-	-	-	-	5	5
No regular payment required.....	5	4	-	-	-	-	-	-	-	1	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal	5,597	585	487	2,244	867	131	321	380	34	400	148
Real estate taxes and property insurance.....	3,503	210	454	1,394	666	63	207	373	13	53	69
With no other items.....	1,752	89	184	915	260	30	104	86	11	51	20
With other items.....	1,750	121	270	479	405	33	103	286	1	3	49
Real estate taxes only.....	184	10	9	113	34	-	4	-	1	10	3
Property insurance only.....	106	12	3	58	1	2	3	4	4	16	4
Other combinations or no other items.....	1,804	352	21	679	166	66	107	3	16	321	73
No regular payments of interest and principal..	47	16	-	4	-	5	-	-	1	16	5

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	5,638	597	487	2,248	867	136	321	380	35	414	153
Less than \$50.....	817	72	53	307	116	29	96	46	5	77	16
\$50 to \$59.....	707	92	58	230	93	19	63	44	10	73	25
\$60 to \$69.....	734	73	76	246	108	24	64	61	6	57	18
\$70 to \$79.....	682	81	72	246	97	15	34	55	-	65	19
\$80 to \$89.....	498	40	62	170	109	10	15	33	4	39	18
\$90 to \$99.....	383	43	29	149	74	11	20	30	3	9	14
\$100 to \$119.....	666	56	66	303	113	6	14	56	4	33	14
\$120 to \$149.....	547	62	45	268	77	14	7	33	3	25	14
\$150 to \$174.....	249	25	16	128	39	3	6	9	-	17	6
\$175 to \$199.....	132	11	5	80	16	3	1	6	-	8	1
\$200 to \$249.....	150	15	4	87	23	3	-	7	-	7	5
\$250 to \$299.....	29	7	-	17	3	-	-	1	-	1	-
\$300 or more.....	42	18	-	18	1	-	-	-	-	4	1
Median.....dollars..	78	77	77	85	81	68	60	77	64	69	79
Mean.....dollars..	91	100	84	98	90	79	64	86	71	83	89
No regular payments required.....	5	4	-	-	-	-	-	-	-	1	-



Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

## South

South	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	5,264	562	471	2,125	838	123	283	351	27	344	141
Delinquent (30 days or more).....	336	31	12	111	24	11	38	24	9	65	12
1 to 3 payments.....	266	25	12	98	21	7	35	23	6	35	4
4 or more payments.....	70	7	-	13	3	4	3	1	3	29	8
Foreclosure in process.....	11	-	-	1	3	-	3	1	-	2	1
Foreclosure not in process.....	59	7	-	12	-	4	-	-	3	28	6
Not reported.....	38	4	4	12	5	3	-	5	-	6	-
No regular payments required.....	5	4	-	-	-	-	-	-	-	1	-
Interest and Principal Payments on First Mortgage as Percent of Income											
Regular payments of interest and/or principal..	5,638	597	487	2,248	867	136	321	380	35	414	153
Less than 5 percent.....	411	43	41	139	99	4	25	23	-	28	9
5 to 9 percent.....	2,465	240	257	947	465	44	149	148	14	141	61
10 to 14 percent.....	1,447	152	121	653	159	37	81	110	10	85	40
15 to 19 percent.....	509	56	23	204	50	16	28	46	4	69	12
20 to 24 percent.....	190	19	15	67	23	17	9	8	4	20	8
25 to 29 percent.....	100	16	4	22	3	4	5	15	3	24	6
30 to 34 percent.....	47	8	-	16	4	3	2	4	-	5	5
35 to 39 percent.....	38	8	1	17	1	1	1	4	-	1	1
40 to 49 percent.....	32	8	-	10	2	-	1	4	-	5	1
50 percent or more.....	59	13	2	18	3	5	3	3	-	11	1
Not reported or not computed.....	342	36	23	154	59	5	16	16	1	24	8
Median.....	9	9	8	9	8	12	9	10	11	11	10
No regular payments required.....	5	4	-	-	-	-	-	-	-	1	-
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	4,948	525	442	1,994	808	108	272	296	27	347	129
Less than \$10.....	1,562	242	115	594	196	43	113	86	8	113	52
\$10 to \$14.....	1,262	111	132	551	218	14	55	79	5	80	18
\$15 to \$19.....	854	57	94	333	188	10	47	61	4	40	19
\$20 to \$24.....	416	35	43	145	102	8	14	32	3	23	12
\$25 to \$29.....	181	15	18	77	36	2	10	7	1	7	8
\$30 to \$39.....	105	6	11	53	15	1	4	7	-	8	-
\$40 to \$49.....	47	4	3	27	3	-	7	-	-	3	1
\$50 to \$59.....	21	1	3	7	3	3	-	3	2	-	-
\$60 or more.....	39	5	-	17	6	3	1	1	1	4	1
Not reported or not computed.....	461	49	24	191	41	24	21	20	4	70	17
Median.....dollars..	12	9	13	12	14	9	11	13	...	11	11
Acquired 1970 and 1971 (part).....	695	76	45	253	59	28	49	84	9	69	24
Selected Annual Housing Costs as Percent of Income											
Acquired before 1970.....	4,948	525	442	1,994	808	108	272	296	27	347	129
Less than 5 percent.....	9	1	1	1	5	-	-	-	-	-	-
5 to 9 percent.....	434	42	44	139	112	5	29	20	-	32	10
10 to 14 percent.....	1,309	135	130	511	265	21	71	70	7	64	35
15 to 19 percent.....	1,116	127	124	453	176	20	61	64	4	56	31
20 to 24 percent.....	591	58	45	292	74	17	32	32	2	30	9
25 to 29 percent.....	302	32	13	135	27	7	13	24	4	34	14
30 to 34 percent.....	162	16	9	57	18	10	13	16	-	19	5
35 to 39 percent.....	105	10	9	46	15	3	5	1	2	12	3
40 to 49 percent.....	99	16	5	24	13	4	9	8	2	17	1
50 percent or more.....	146	28	2	63	10	6	5	9	-	21	3
Not reported or not computed.....	672	59	60	275	94	15	35	51	4	62	17
Median.....	16	17	15	17	14	20	16	17	...	19	16
Acquired 1970 and 1971 (part).....	695	76	45	253	59	28	49	84	9	69	24
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	3,887	308	425	1,495	724	80	162	313	27	263	89
1,000,000 or more.....	127	4	15	29	41	3	4	17	-	11	3
250,000 to 999,999.....	895	61	93	330	169	14	48	80	12	73	14
50,000 to 249,999.....	941	90	81	335	212	24	50	75	2	55	17
10,000 to 49,999.....	672	44	105	265	107	9	25	54	2	35	26
Less than 10,000 and rural.....	1,252	108	131	536	196	29	35	87	12	89	29
Outside SMSA's.....	1,757	293	62	752	143	56	159	67	8	153	64
10,000 or more.....	492	50	26	223	77	4	19	30	1	45	15
2,500 to 9,999.....	446	55	12	216	37	15	36	17	-	40	18
Less than 2,500 and rural.....	818	188	24	313	28	36	104	20	7	67	31

Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
PROPERTY CHARACTERISTICS--Continued											
Year Built											
1969 and 1970 (part).....	352	27	11	163	21	18	35	62	1	6	8
1967 and 1968.....	464	66	41	205	42	14	47	32	1	5	10
1965 and 1966.....	479	47	49	228	80	5	17	29	3	14	7
1960 to 1964.....	1,077	99	100	459	206	26	54	50	6	42	35
1950 to 1959.....	1,833	156	200	641	374	36	104	140	14	121	47
1940 to 1949.....	587	75	50	222	85	10	33	35	5	61	11
1939 or earlier.....	622	113	16	244	30	18	13	18	4	138	26
Not reported.....	230	17	20	87	29	9	17	13	1	28	8
Value											
Less than \$5,000.....	100	17	-	21	5	8	7	-	4	30	6
\$5,000 to \$7,499.....	285	62	10	92	6	18	19	7	3	57	11
\$7,500 to \$9,999.....	376	39	14	138	19	21	44	25	6	53	17
\$10,000 to \$12,499.....	654	70	42	220	97	21	51	64	4	63	21
\$12,500 to \$14,999.....	485	45	62	149	67	9	49	65	1	27	10
\$15,000 to \$17,499.....	726	74	71	252	118	18	55	65	6	49	17
\$17,500 to \$19,999.....	469	56	50	180	78	2	31	40	1	14	16
\$20,000 to \$24,999.....	761	69	79	326	140	17	27	52	7	31	14
\$25,000 to \$29,999.....	562	50	73	262	93	5	15	24	-	25	15
\$30,000 to \$39,999.....	563	51	47	290	109	6	7	20	-	25	9
\$40,000 to \$49,999.....	228	21	12	125	54	1	-	3	2	3	7
\$50,000 or more.....	178	26	3	86	47	2	-	-	-	12	3
Not reported.....	256	20	22	108	34	8	14	17	1	25	7
Median.....dollars..	17,900	16,900	19,100	20,300	20,900	12,000	14,100	15,800	12,500	12,100	16,200
Mean.....dollars..	20,500	20,600	20,300	22,400	23,800	14,100	14,200	16,700	13,800	15,200	17,600
Purchase Price-Income Ratio											
Acquired by purchase 1967 to 1971 (part).....	2,307	224	169	941	215	75	181	250	14	177	62
Less than 1.0.....	328	53	13	119	16	8	20	32	6	54	7
1.0 to 1.4.....	677	51	52	267	75	19	64	89	3	39	18
1.5 to 1.9.....	576	57	58	236	50	25	41	60	-	37	13
2.0 to 2.4.....	310	24	25	153	27	6	21	23	4	21	6
2.5 to 2.9.....	128	11	3	51	13	6	11	20	1	7	5
3.0 to 3.4.....	54	4	4	20	7	6	6	6	-	-	-
3.5 to 3.9.....	28	5	-	11	3	-	1	3	-	4	2
4.0 or more.....	76	4	7	32	4	1	9	9	-	5	5
Not reported or not computed.....	130	14	8	53	20	3	8	9	-	11	6
Median.....	1.5	1.5	1.6	1.6	1.5	1.6	1.5	1.4	...	1.3	1.6
Other properties.....	3,336	377	318	1,307	652	61	140	130	22	238	91
OWNER CHARACTERISTICS											
Age of Principal Owner											
Less than 25 years.....	127	21	7	45	11	5	10	18	-	6	5
25 to 34 years.....	1,172	122	118	432	118	35	90	150	6	66	35
35 to 44 years.....	1,632	174	163	639	239	35	93	114	12	121	43
45 to 54 years.....	1,480	148	133	616	287	29	73	60	9	86	38
55 to 64 years.....	779	86	43	321	146	21	27	23	8	79	24
65 years or over.....	350	41	19	149	50	10	19	11	1	43	7
Not reported.....	103	8	4	45	16	1	7	6	-	15	1
Median.....	44	44	42	45	47	43	41	37	45	46	43
Race of Principal Owner											
White.....	4,907	520	442	2,023	810	81	252	302	26	323	128
Negro.....	607	70	34	169	43	55	56	73	7	77	23
Other.....	23	2	1	8	1	-	4	1	1	3	-
Not reported.....	106	8	9	47	13	-	8	4	1	12	3
Sex of Principal Owner											
Male.....	4,977	529	442	1,965	766	118	293	339	32	357	138
Female.....	612	69	39	255	95	18	26	39	4	53	14
Not reported.....	54	3	7	28	6	-	1	2	-	6	1



Table 5g. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## South

## OWNER CHARACTERISTICS--Continued

## Veteran Status

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Veteran.....	3,185	334	317	1,260	563	61	166	221	16	174	74
Vietnam conflict.....	396	37	38	153	52	13	31	52	1	13	5
Korean conflict.....	683	70	93	278	106	5	30	47	5	39	9
Korean conflict and World War II.....	162	15	17	74	29	4	3	15	1	3	1
World War II.....	1,461	150	125	573	309	33	69	59	8	90	44
World War I.....	53	5	-	25	9	1	1	1	-	8	1
Other service.....	431	57	44	156	58	5	31	47	-	21	13
Nonveteran.....	2,301	257	163	919	280	73	140	151	18	225	75
Not reported.....	157	10	7	69	24	3	15	8	1	17	4

## Income

Less than \$2,000.....	103	14	1	34	5	6	11	8	1	20	1
\$2,000 to \$3,999.....	284	40	14	87	27	17	24	14	4	44	13
\$4,000 to \$5,999.....	429	44	28	146	42	27	39	34	6	54	9
\$6,000 to \$7,999.....	620	80	40	232	57	26	46	55	9	55	20
\$8,000 to \$9,999.....	762	77	73	276	89	17	74	56	6	65	28
\$10,000 to \$12,499.....	1,016	98	81	414	149	17	60	97	2	68	30
\$12,500 to \$14,999.....	625	75	82	262	97	5	25	36	1	28	14
\$15,000 to \$19,999.....	809	73	94	347	172	12	21	41	4	27	18
\$20,000 to \$24,999.....	336	39	27	140	82	1	3	16	-	20	9
\$25,000 to \$34,999.....	202	11	19	103	53	2	3	7	-	5	1
\$35,000 or more.....	117	14	5	55	36	1	-	-	-	5	-
Not reported.....	338	36	23	151	58	5	16	16	1	24	8
Median.....dollars..	11,100	10,700	12,300	11,600	13,400	7,200	8,900	10,400	7,200	8,700	10,000
Mean.....dollars..	12,600	12,200	13,200	13,400	15,600	8,500	9,000	10,600	7,800	9,500	10,600

Table 1h. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	5,341	1,539	3,802	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	657	329	328
Inside SMSA's.....	4,335	1,076	3,259	5 rooms.....	1,579	567	1,012
1,000,000 or more.....	361	81	279	6 rooms.....	1,525	345	1,181
250,000 to 999,999.....	813	249	563	7 rooms.....	778	146	632
50,000 to 249,999.....	1,206	274	932	8 rooms.....	389	67	322
10,000 to 49,999.....	939	192	747	9 rooms or more.....	293	45	247
Less than 10,000 and rural.....	1,017	280	737	Not reported.....	121	41	81
Outside SMSA's.....	1,006	463	543	Median.....	5.7	5.2	5.9
10,000 or more.....	363	126	237	Purchase Price			
2,500 to 9,999.....	253	125	128	Properties acquired by purchase 1967			
Less than 2,500 and rural.....	390	212	179	to 1971 (part).....	1,678	132	1,545
Manner of Acquisition				Less than \$5,000.....	33	17	17
By purchase.....	5,141	1,351	3,789	\$5,000 to \$7,499.....	42	15	27
Placed one new mortgage.....	3,191	533	2,658	\$7,500 to \$9,999.....	55	10	44
Placed two or more new mortgages.....	265	32	233	\$10,000 to \$12,499.....	102	15	88
Assumed mortgage(s) already on property.....	835	126	709	\$12,500 to \$14,999.....	151	11	140
Assumed mortgage already on property and				\$15,000 to \$17,499.....	188	8	181
placed new mortgage.....	157	22	135	\$17,500 to \$19,999.....	196	8	188
All cash.....	550	515	34	\$20,000 to \$24,999.....	334	19	315
Borrowed other than with mortgage.....	128	111	18	\$25,000 to \$29,999.....	228	12	216
Other.....	14	13	1	\$30,000 to \$34,999.....	139	3	137
Not by purchase.....	145	133	12	\$35,000 to \$39,999.....	55	4	51
Inheritance or gift.....	140	130	11	\$40,000 to \$49,999.....	71	4	67
Other.....	4	3	1	\$50,000 or more.....	51	5	46
Not reported.....	56	55	1	Not reported.....	31	2	29
Source of Downpayment				Median.....dollars..	20,800	14,500	21,200
Purchased 1965 to 1971 (part).....	2,051	167	1,884	Other properties.....	3,663	1,407	2,257
Sale of previous home.....	544	56	488	Value			
Sale of other real property or other				Less than \$5,000.....	84	68	16
investments.....	61	4	57	\$5,000 to \$7,499.....	153	113	41
Savings.....	876	58	817	\$7,500 to \$9,999.....	172	97	76
Borrowing other than mortgage on this property..	140	4	136	\$10,000 to \$12,499.....	346	196	151
Gift.....	33	3	30	\$12,500 to \$14,999.....	324	110	213
Land on which structure was built.....	9	1	8	\$15,000 to \$17,499.....	533	165	368
Other.....	31	4	26	\$17,500 to \$19,999.....	536	138	398
No downpayment required.....	212	9	203	\$20,000 to \$24,999.....	952	200	752
Not reported.....	145	28	117	\$25,000 to \$29,999.....	759	140	619
Other properties.....	3,290	1,372	1,918	\$30,000 to \$39,999.....	823	138	685
Land and Building Acquisition				\$40,000 to \$49,999.....	234	48	186
During same 12-month period.....	4,541	1,217	3,324	\$50,000 or more.....	242	53	188
Acquired land previously.....	301	175	126	Not reported.....	182	74	108
Land not owned by building owner.....	48	17	30	Median.....dollars..	22,300	17,300	23,900
Not reported.....	452	130	322	Mean.....dollars..	24,100	19,800	25,800
Year Property Acquired				Purchase Price as Percent of Value			
1969 to 1971 (part).....	968	91	877	Acquired by purchase.....	5,140	1,351	3,789
1967 and 1968.....	751	77	674	Purchased 1967 to 1971 (part).....	1,678	132	1,545
1965 and 1966.....	630	64	565	Less than 80 percent.....	294	47	246
1960 to 1964.....	1,131	223	908	80 to 89 percent.....	453	33	420
1955 to 1959.....	740	270	470	90 to 94 percent.....	287	12	275
1950 to 1954.....	507	283	225	95 to 99 percent.....	225	11	214
1949 or earlier.....	607	523	84	100 percent or more.....	382	26	355
Not reported.....	7	7	-	Not reported.....	38	3	35
Year Built				Median.....	91	85	92
1969 and 1970 (part).....	139	17	122	Purchased 1960 to 1966.....	1,719	250	1,470
1967 and 1968.....	242	28	214	Less than 60 percent.....	187	57	131
1965 and 1966.....	244	14	230	60 to 79 percent.....	686	86	601
1960 to 1964.....	835	79	756	80 to 89 percent.....	464	57	407
1950 to 1959.....	1,815	350	1,465	90 to 99 percent.....	206	19	188
1940 to 1949.....	782	319	463	100 percent or more.....	95	16	79
1939 or earlier.....	1,119	664	455	Not reported.....	81	16	64
Not reported.....	165	67	98	Median.....	78	74	79
				Purchased 1959 or earlier.....	1,743	969	774
				Less than 40 percent.....	390	309	81
				40 to 59 percent.....	506	269	237
				60 to 79 percent.....	499	210	289
				80 to 99 percent.....	183	79	104
				100 percent or more.....	56	33	24
				Not reported.....	109	70	39
				Median.....	57	50	63
				Not acquired by purchase.....	201	188	13



Table 1h. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	1,678	132	1,545	Acquired before 1970.....	4,815	1,486	3,329
Less than 1.0.....	133	29	104	Less than 5 percent.....	125	112	13
1.0 to 1.4.....	390	15	375	5 to 9 percent.....	652	443	209
1.5 to 1.9.....	437	11	426	10 to 14 percent.....	981	235	746
2.0 to 2.4.....	255	7	249	15 to 19 percent.....	947	151	797
2.5 to 2.9.....	145	10	135	20 to 24 percent.....	627	101	526
3.0 to 3.4.....	66	12	53	25 to 29 percent.....	370	67	303
3.5 to 3.9.....	27	5	22	30 to 34 percent.....	129	26	103
4.0 or more.....	103	28	75	35 to 39 percent.....	115	30	84
Not reported or not computed.....	121	15	106	40 to 49 percent.....	105	23	82
Median.....	1.7	2.2	1.7	50 percent or more.....	155	35	120
Other properties.....	3,663	1,407	2,257	Not reported or not computed.....	609	264	345
RECURRING EXPENSES				Median.....	16	11	18
Selected Monthly Housing Costs				Acquired 1970 and 1971 (part).....	527	53	474
Acquired before 1970.....	4,815	1,486	3,329	OWNER CHARACTERISTICS			
Less than \$50.....	459	455	4	Age of Principal Owner			
\$50 to \$59.....	256	248	8	Less than 25 years.....	73	3	71
\$60 to \$69.....	191	179	11	25 to 34 years.....	777	25	752
\$70 to \$79.....	152	134	18	35 to 44 years.....	1,250	105	1,145
\$80 to \$89.....	110	80	30	45 to 54 years.....	1,256	224	1,032
\$90 to \$99.....	104	51	53	55 to 64 years.....	904	388	516
\$100 to \$119.....	307	85	222	65 years or over.....	979	768	211
\$120 to \$149.....	600	48	552	Not reported.....	101	26	76
\$150 to \$174.....	503	12	492	Median.....	49	64	44
\$175 to \$199.....	488	14	473	Race of Principal Owner			
\$200 to \$224.....	384	5	378	White.....	4,835	1,411	3,424
\$225 to \$249.....	264	5	258	Negro.....	183	27	156
\$250 to \$274.....	186	6	180	Other.....	192	55	137
\$275 to \$299.....	128	1	127	Not reported.....	132	46	85
\$300 or more.....	350	7	343	Sex of Principal Owner			
Not reported.....	334	156	178	Male.....	4,458	1,064	3,394
Median.....dollars..	153	58	184	Female.....	845	461	385
Acquired 1970 and 1971 (part).....	527	53	474	Not reported.....	38	15	24
Real Estate Tax				Veteran Status			
Acquired before 1970.....	4,815	1,486	3,329	Veteran.....	2,827	507	2,320
Less than \$100.....	309	203	107	Vietnam conflict.....	315	12	303
\$100 to \$199.....	439	245	194	Korean conflict.....	524	44	480
\$200 to \$299.....	695	264	431	Korean conflict and World War II.....	195	29	165
\$300 to \$349.....	365	98	267	World War II.....	1,279	275	1,004
\$350 to \$399.....	369	90	278	World War I.....	152	118	33
\$400 to \$449.....	337	80	257	Other service.....	362	29	333
\$450 to \$499.....	298	63	235	Nonveteran.....	2,346	977	1,369
\$500 to \$549.....	286	52	234	Not reported.....	168	55	113
\$550 to \$599.....	213	39	174	Persons in Household			
\$600 to \$699.....	424	62	361	1 person.....	550	385	165
\$700 to \$799.....	274	40	234	2 persons.....	1,531	703	829
\$800 or more.....	660	145	515	3 persons.....	867	163	704
Not reported.....	146	105	41	4 persons.....	998	117	881
Median.....dollars..	423	292	473	5 persons.....	646	63	584
Acquired 1970 and 1971 (part).....	527	53	474	6 persons or more.....	629	69	561
Real Estate Tax Per \$1,000 Value				Not reported.....	120	40	79
Acquired before 1970.....	4,815	1,486	3,329	Median.....	3.1	2.0	3.6
Less than \$10.....	302	153	149	Income			
\$10 to \$14.....	690	238	452	Less than \$2,000.....	193	164	29
\$15 to \$19.....	1,131	308	822	\$2,000 to \$3,999.....	422	295	128
\$20 to \$24.....	1,203	246	957	\$4,000 to \$5,999.....	369	181	189
\$25 to \$29.....	650	180	470	\$6,000 to \$7,999.....	463	168	295
\$30 to \$39.....	298	95	203	\$8,000 to \$9,999.....	560	152	408
\$40 to \$49.....	68	15	52	\$10,000 to \$12,499.....	859	152	707
\$50 to \$59.....	38	15	23	\$12,500 to \$14,999.....	612	84	527
\$60 or more.....	59	19	40	\$15,000 to \$19,999.....	834	125	708
Not reported or not computed.....	375	216	158	\$20,000 to \$24,999.....	365	50	315
Median.....dollars..	20	18	20	\$25,000 to \$34,999.....	200	27	173
Acquired 1970 and 1971 (part).....	527	53	474	\$35,000 or more.....	122	28	94
				Not reported.....	343	112	230
				Median.....dollars..	11,400	6,900	12,600
				Median.....dollars..	12,800	9,200	14,200

Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	3,802	3,436	366	1,051	981	69	667	619	48	2,085	1,836	249
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	3,436	3,436	-	981	981	-	619	619	-	1,836	1,836	-
2.....	358	-	358	68	-	68	45	-	45	245	-	245
3 or more.....	9	-	8	1	-	1	3	-	3	4	-	4
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	3,491	3,134	357	1,051	981	69	661	612	48	1,780	1,540	240
Contract to purchase.....	311	302	9	-	-	-	6	6	-	305	296	9
Origin of First Mortgage												
Mortgage made at time property acquired.....	2,558	2,359	199	745	721	24	477	460	17	1,336	1,177	158
Mortgage assumed at time property acquired.....	774	639	135	279	236	43	189	157	32	306	246	60
Mortgage placed later than acquisition of property.....	471	438	33	27	24	3	1	1	-	443	413	30
Refinanced mortgage: Same lender.....	217	206	12	13	13	-	-	-	-	203	191	12
Different lender.....	179	159	20	14	11	3	1	1	-	165	148	17
Mortgage placed on property owned free and clear of debt.....	75	74	1	-	-	-	-	-	-	75	74	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	471	438	33	27	24	3	1	1	-	443	413	30
Renew or extend loan that had fallen due, without increasing outstanding balance.....	29	27	3	-	-	-	-	-	-	29	27	3
Secure better terms.....	78	73	5	8	8	-	-	-	-	70	65	5
Provide funds for additions, improvements, or repairs to this property.....	160	149	11	5	4	1	1	1	-	153	144	9
Provide funds for investment in other real estate.....	28	27	1	2	2	-	-	-	-	27	25	1
Provide funds for other types of investments.....	38	35	3	-	-	-	-	-	-	38	35	3
Provide funds for educational or medical expenses.....	18	13	4	3	2	1	-	-	-	15	12	3
Other reasons.....	60	56	4	7	7	-	-	-	-	53	50	4
Not reported.....	61	58	3	3	3	0	-	-	-	58	55	3
Other properties.....	3,331	2,998	333	1,023	957	67	666	618	48	1,642	1,424	219
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	954	831	123	285	251	34	169	152	18	499	428	71
1967 and 1968.....	732	649	82	188	180	8	124	116	8	420	353	67
1965 and 1966.....	666	608	58	189	176	13	77	75	3	400	357	43
1960 to 1964.....	943	862	81	237	228	9	144	136	8	562	498	64
1955 to 1959.....	378	363	15	107	105	1	104	95	9	167	163	4
1950 to 1954.....	120	114	7	42	38	4	46	44	3	32	32	-
1949 or earlier.....	9	9	-	3	3	-	1	1	-	5	5	-
First Mortgage Loan												
Less than \$5,000.....	107	103	4	3	3	-	1	1	-	103	99	4
\$5,000 to \$7,499.....	201	180	20	27	25	2	17	12	5	156	144	12
\$7,500 to \$9,999.....	381	361	20	119	109	10	57	57	-	205	195	10
\$10,000 to \$12,499.....	524	479	45	164	149	15	94	87	7	266	243	23
\$12,500 to \$14,999.....	605	547	58	214	200	14	113	100	13	278	247	31
\$15,000 to \$17,499.....	581	519	62	222	208	13	122	113	9	238	198	40
\$17,500 to \$19,999.....	451	409	42	150	143	7	91	85	5	210	181	30
\$20,000 to \$24,999.....	519	469	50	112	108	4	105	98	6	302	263	40
\$25,000 to \$29,999.....	216	181	35	32	28	4	37	36	1	147	117	30
\$30,000 to \$39,999.....	162	140	22	7	7	-	27	27	-	128	106	22
\$40,000 to \$49,999.....	34	28	6	1	1	-	1	3	1	29	24	5
\$50,000 or more.....	21	20	1	-	-	-	-	-	-	21	20	1
Median.....dollars..	15,300	15,200	16,400	14,900	15,000	13,700	16,000	16,100	14,700	15,300	14,800	17,800
Mean.....dollars..	16,500	16,400	17,900	15,200	15,200	14,400	16,800	16,900	15,700	17,100	16,800	19,300



Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## West

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	537	506	31	92	87	5	62	59	4	382	361	22
\$5,000 to \$7,499.....	349	320	28	75	70	5	73	64	9	201	187	14
\$7,500 to \$9,999.....	396	374	23	118	111	7	66	65	1	212	197	15
\$10,000 to \$12,499.....	480	433	48	183	168	15	62	56	5	236	209	27
\$12,500 to \$14,999.....	528	470	57	185	171	14	108	98	10	234	201	33
\$15,000 to \$17,499.....	468	417	51	195	183	12	88	80	8	185	155	31
\$17,500 to \$19,999.....	308	272	36	90	85	5	67	65	3	150	122	28
\$20,000 to \$24,999.....	411	367	44	86	83	2	79	74	5	246	210	36
\$25,000 to \$29,999.....	177	150	27	22	19	3	36	35	1	119	96	24
\$30,000 to \$39,999.....	106	91	15	4	4	-	23	22	1	79	65	14
\$40,000 to \$49,999.....	28	24	4	1	1	-	1	1	-	26	22	4
\$50,000 or more.....	13	12	1	-	-	-	-	-	-	13	12	1
Median.....dollars..	13,100	12,900	14,800	13,200	13,300	12,900	14,100	14,100	13,500	12,600	12,000	16,100
Mean.....dollars..	13,800	13,600	15,700	13,100	13,100	12,700	14,400	14,500	13,100	13,900	13,500	17,000

## Total Mortgage Outstanding Debt

Less than \$5,000.....	525	506	20	91	87	4	61	59	3	374	361	13
\$5,000 to \$7,499.....	334	320	14	71	70	1	65	64	1	198	187	11
\$7,500 to \$9,999.....	395	374	22	115	111	4	73	65	8	207	197	10
\$10,000 to \$12,499.....	461	433	28	175	168	7	62	56	6	224	209	15
\$12,500 to \$14,999.....	514	470	44	184	171	13	105	98	7	226	201	25
\$15,000 to \$17,499.....	468	417	51	197	183	14	85	80	5	186	155	32
\$17,500 to \$19,999.....	318	272	46	99	85	15	69	65	4	149	122	27
\$20,000 to \$24,999.....	425	367	58	90	83	7	83	74	9	252	210	42
\$25,000 to \$29,999.....	197	150	48	21	19	2	40	35	5	136	96	40
\$30,000 to \$39,999.....	119	91	28	7	4	3	23	22	1	89	65	24
\$40,000 to \$49,999.....	32	24	7	1	1	-	1	1	-	29	22	7
\$50,000 or more.....	14	12	3	-	-	-	-	-	-	14	12	3
Median.....dollars..	13,300	12,900	17,800	13,500	13,300	16,000	14,200	14,100	14,900	12,900	12,000	19,200
Mean.....dollars..	14,100	13,600	18,900	13,300	13,100	16,000	14,600	14,500	15,800	14,300	13,500	20,300

## Interest Rate on First Mortgage

Less than 5.0 percent.....	461	438	23	101	94	7	187	173	15	173	172	1
5.0 percent.....	55	54	1	11	11	-	3	1	1	42	42	-
5.1 to 5.9 percent.....	1,025	942	83	575	531	44	248	225	23	201	186	16
6.0 percent.....	555	511	43	110	107	3	67	64	4	378	341	37
6.1 to 6.4 percent.....	175	147	28	7	7	-	-	-	-	168	141	28
6.5 to 6.9 percent.....	614	534	80	82	73	8	56	53	3	477	407	69
7.0 percent.....	205	185	19	20	19	1	12	12	-	173	154	18
7.1 to 7.4 percent.....	110	89	21	1	1	-	1	1	-	107	86	21
7.5 to 7.9 percent.....	276	257	19	81	78	4	61	61	-	134	118	16
8.0 percent.....	82	73	9	2	2	-	5	5	-	75	66	9
8.1 to 8.4 percent.....	27	19	8	-	-	-	-	-	-	27	19	8
8.5 to 8.9 percent.....	158	134	23	60	58	2	26	24	2	71	53	18
9.0 percent.....	18	15	3	-	-	-	-	-	-	18	15	3
9.1 to 9.9 percent.....	20	16	4	-	-	-	-	-	-	20	16	4
10.0 percent or more.....	22	21	1	-	-	-	-	-	-	22	21	1
Median.....	6.0	6.0	6.7	5.7	5.8	5.7	5.6	5.6	5.4	6.7	6.6	6.8

## Term of First Mortgage

Less than 8 years.....	70	70	-	-	-	-	-	-	-	70	70	-
8 to 12 years.....	151	145	6	-	-	-	-	-	-	151	145	6
13 to 17 years.....	191	184	8	1	1	-	2	2	-	189	181	8
18 to 22 years.....	500	457	42	64	61	3	17	17	-	418	378	40
23 to 27 years.....	839	742	97	174	162	12	71	61	9	594	519	75
28 to 32 years.....	1,859	1,656	203	766	715	50	577	538	39	516	403	113
33 to 37 years.....	55	47	8	40	37	3	-	-	-	15	10	5
38 years or more.....	9	8	1	5	4	1	-	-	-	4	4	-
No stated term.....	127	126	1	-	-	-	-	-	-	127	126	1
Median.....	28.2	28.1	28.7	29.8	29.8	29.9	30.1	30.1	29.8	24.2	23.7	27.6

## Holder of First Mortgage

Commercial bank or trust company.....	570	550	20	264	254	10	81	78	3	225	217	8
Mutual savings bank.....	380	351	29	179	164	15	166	153	13	36	34	1
Savings and loan association.....	1,378	1,161	218	117	104	12	161	149	12	1,100	907	193
Life insurance company.....	466	425	41	179	167	12	101	93	8	186	165	21
Mortgage company.....	49	47	3	21	20	1	18	18	-	10	9	1
Federal agency.....	137	129	8	49	47	3	30	26	4	57	56	1
Federal National Mortgage Association.....	252	229	23	172	158	15	78	71	8	1	1	-
Real estate or construction company.....	33	32	1	-	1	-	-	-	-	32	30	1
Individual or individual's estate.....	262	244	18	-	-	-	-	-	-	262	244	18
Other.....	275	270	5	68	67	1	32	31	1	174	172	2

Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	2,383	2,116	267	379	350	30	173	161	12	1,831	1,606	225
Agent.....	1,419	1,320	99	672	632	40	494	458	36	254	230	23

## Holder's Acquisition of First Mortgage

Originated by holder.....	2,319	2,067	253	340	322	17	159	143	17	1,821	1,602	218
Purchased from present servicer.....	1,060	984	76	554	517	37	381	355	26	126	113	13
Purchased from someone else.....	356	323	34	147	134	14	121	116	5	88	73	15
Not reported.....	66	62	4	10	9	1	6	6	-	50	48	3

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,328	2,994	333	1,022	956	67	666	618	48	1,640	1,421	219
Less than 40 percent.....	50	44	5	3	1	2	3	3	-	44	40	4
40 to 49 percent.....	68	61	6	6	4	2	4	3	2	57	55	3
50 to 59 percent.....	137	115	23	23	17	6	12	5	7	103	92	10
60 to 69 percent.....	273	236	37	47	38	9	41	33	7	185	165	21
70 to 79 percent.....	596	482	114	111	93	19	47	37	9	438	352	86
80 to 89 percent.....	712	616	97	196	186	9	103	92	12	413	338	76
90 to 94 percent.....	411	393	18	210	199	11	73	72	1	128	121	7
95 to 99 percent.....	497	489	7	289	286	4	105	103	2	102	101	1
100 percent or more.....	513	492	22	113	107	6	269	261	8	132	124	8
Not reported.....	71	67	4	24	24	-	9	9	-	37	33	4
Median.....	87	88	78	92	93	77	97	97	79	79	79	78
Other properties.....	475	442	33	28	26	3	1	1	-	445	415	30

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,328	2,994	333	1,022	956	67	666	618	48	1,640	1,421	219
Less than 40 percent.....	44	44	-	1	1	-	3	3	-	40	40	-
40 to 49 percent.....	61	61	-	4	4	-	3	3	-	55	55	-
50 to 59 percent.....	115	115	-	17	17	-	5	5	-	92	92	-
60 to 69 percent.....	240	236	4	38	38	-	35	33	1	167	165	3
70 to 79 percent.....	495	482	13	96	93	3	41	37	4	359	352	7
80 to 89 percent.....	705	616	90	202	186	16	104	92	12	399	338	62
90 to 94 percent.....	485	393	92	210	199	11	78	72	6	198	121	76
95 to 99 percent.....	540	489	51	301	286	16	107	103	4	132	101	31
100 percent or more.....	571	492	79	129	107	22	282	261	21	161	124	37
Not reported.....	71	67	4	24	24	-	9	9	-	37	33	4
Median.....	89	88	93	93	93	96	97	97	96	82	79	92
Other properties.....	475	442	33	28	26	3	1	1	-	445	415	30

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	397	383	14	70	66	4	49	46	3	278	270	8
20 to 29 percent.....	211	206	5	33	33	-	33	32	1	145	141	4
30 to 39 percent.....	286	272	13	44	42	2	48	43	5	194	187	6
40 to 49 percent.....	381	364	16	64	62	1	65	60	5	252	242	10
50 to 59 percent.....	549	512	36	170	165	5	62	59	3	317	289	29
60 to 69 percent.....	663	590	73	198	185	13	113	105	8	352	299	52
70 to 79 percent.....	564	453	111	178	159	19	99	86	13	287	207	79
80 to 89 percent.....	390	330	60	141	125	16	109	104	5	140	100	39
90 to 99 percent.....	203	182	21	104	99	5	59	57	1	41	26	15
100 percent or more.....	51	43	8	22	19	3	18	15	4	11	10	1
Not reported.....	108	102	7	27	26	2	12	12	-	69	64	5
Median.....	60	58	71	66	65	74	66	66	68	54	51	71

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	3,801	3,435	366	1,051	981	69	667	619	48	2,084	1,835	249
Interest and principal.....	3,790	3,424	366	1,051	981	69	667	619	48	2,073	1,824	249
Fully amortized.....	3,572	3,212	360	1,051	981	69	664	616	48	1,857	1,614	242
Partially amortized.....	219	213	6	-	-	-	3	3	-	216	210	6
Principal only.....	4	4	-	-	-	-	-	-	-	4	4	-
Fully amortized.....	3	3	-	-	-	-	-	-	-	3	3	-
Partially amortized.....	1	1	-	-	-	-	-	-	-	1	1	-
Interest only.....	7	7	-	-	-	-	-	-	-	7	7	-
No regular payment required.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## West

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.	3,790	3,424	366	1,051	981	69	667	619	48	2,073	1,824	249
Real estate taxes and property insurance.....	2,421	2,207	215	1,045	977	68	627	584	43	749	646	103
With no other items.....	1,145	1,025	120	6	6	-	511	478	33	628	541	87
With other items.....	1,276	1,182	94	1,039	971	68	116	106	10	121	105	16
Real estate taxes only.....	200	181	19	-	-	-	33	30	3	167	151	16
Property insurance only.....	87	79	8	-	-	-	-	-	-	87	79	8
Other combinations or no other items.....	1,083	958	125	5	4	1	7	5	2	1,071	949	121
No regular payments of interest and principal...	12	12	-	-	-	-	-	-	-	12	12	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	3,801	3,435	366	1,051	981	69	667	619	48	2,084	1,835	249
Less than \$50.....	212	196	15	62	56	7	41	37	4	108	104	5
\$50 to \$59.....	255	243	12	72	69	3	65	60	5	118	114	4
\$60 to \$69.....	326	308	18	108	103	5	72	69	3	146	136	10
\$70 to \$79.....	348	316	32	131	120	11	57	49	8	159	147	13
\$80 to \$89.....	420	386	34	175	162	13	59	54	5	186	171	15
\$90 to \$99.....	379	347	32	128	120	8	82	77	5	169	151	18
\$100 to \$119.....	600	539	61	192	183	10	101	94	8	306	263	43
\$120 to \$149.....	580	512	68	112	106	7	95	90	5	372	316	56
\$150 to \$174.....	282	246	36	44	40	4	34	32	3	203	173	30
\$175 to \$199.....	151	128	23	18	15	2	27	26	1	107	87	20
\$200 to \$249.....	151	138	13	7	7	-	25	25	-	119	106	13
\$250 to \$299.....	57	40	17	-	-	-	9	8	1	48	32	16
\$300 or more.....	43	38	5	1	1	-	-	-	-	41	36	5
Median.....dollars..	98	97	113	88	88	86	94	95	87	110	107	128
Mean.....dollars..	111	109	124	94	94	92	103	104	96	122	120	139
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	3,801	3,435	366	1,051	981	69	667	619	48	2,084	1,835	249
Less than \$70.....	765	753	11	231	229	4	170	169	1	362	356	7
\$70 to \$79.....	322	316	6	124	120	4	50	49	1	148	147	1
\$80 to \$89.....	394	386	7	163	162	1	55	54	1	176	171	5
\$90 to \$99.....	357	347	10	120	120	-	81	77	4	157	151	6
\$100 to \$119.....	584	539	45	195	183	12	103	94	9	286	263	23
\$120 to \$149.....	585	512	74	130	106	24	102	90	12	354	316	37
\$150 to \$174.....	306	246	61	47	40	7	41	32	9	218	173	45
\$175 to \$199.....	158	121	37	19	14	5	25	23	1	114	84	30
\$200 to \$249.....	203	138	65	17	7	11	30	25	5	155	106	49
\$250 to \$299.....	60	40	21	1	-	1	11	8	3	48	32	16
\$300 or more.....	66	38	28	1	1	-	-	-	-	65	36	28
Median.....dollars..	102	97	162	90	88	136	97	95	137	114	107	175
Mean.....dollars..	116	109	179	97	93	142	107	104	148	129	120	196
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	3,581	3,251	329	984	925	59	635	587	48	1,962	1,740	222
Delinquent (30 days or more).....	195	160	34	61	51	9	29	29	-	104	80	25
1 to 3 payments.....	163	136	27	54	46	8	27	27	-	82	63	20
4 or more payments.....	32	25	7	7	5	1	2	2	-	22	17	5
Foreclosure in process.....	11	8	3	7	5	1	1	1	-	2	1	1
Foreclosure not in process.....	21	17	4	-	-	-	1	1	-	20	16	4
Not reported.....	26	23	2	6	5	1	2	2	-	17	16	1
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	3,329	3,039	290	897	854	43	583	544	39	1,849	1,642	207
Less than \$50.....	4	4	-	-	-	-	-	-	-	4	4	-
\$50 to \$59.....	8	8	-	-	-	-	-	-	-	8	8	-
\$60 to \$69.....	11	11	-	-	-	-	-	-	-	11	11	-
\$70 to \$79.....	18	17	1	4	4	-	1	1	-	13	12	1
\$80 to \$89.....	30	30	-	5	5	-	3	3	-	23	23	-
\$90 to \$99.....	53	52	1	12	12	-	11	11	-	31	29	1
\$100 to \$119.....	222	217	5	58	57	1	47	47	-	116	113	4
\$120 to \$149.....	552	540	13	174	170	4	126	123	2	253	246	6
\$150 to \$174.....	492	478	13	177	174	2	97	93	4	218	211	6
\$175 to \$199.....	473	437	36	172	166	7	90	84	5	211	187	24
\$200 to \$224.....	378	348	30	103	93	11	79	73	7	196	183	13
\$225 to \$249.....	258	220	38	43	38	6	41	36	5	174	146	28
\$250 to \$274.....	180	150	30	36	32	4	28	22	5	116	95	21
\$275 to \$299.....	127	102	25	18	18	-	20	14	5	89	69	19
\$300 or more.....	343	262	81	29	25	4	26	22	4	288	214	73
Not reported.....	178	162	16	64	59	4	14	13	1	100	89	10
Median.....dollars..	184	179	249	173	171	211	174	171	226	198	190	268

## Acquired 1970 and 1971 (part).....

## Real Estate Tax

Acquired before 1970.....	3,329	3,039	290	897	854	43	583	544	39	1,849	1,642	207
Less than \$100.....	107	100	7	10	10	-	3	3	-	94	87	7
\$100 to \$199.....	194	188	6	43	43	-	21	21	-	130	124	6
\$200 to \$299.....	431	401	31	165	156	9	70	66	4	196	179	17
\$300 to \$349.....	267	245	21	101	93	8	56	51	5	109	101	8
\$350 to \$399.....	278	253	26	94	90	4	74	70	4	110	93	18
\$400 to \$449.....	257	233	23	84	79	5	57	54	3	116	100	15
\$450 to \$499.....	235	218	17	78	77	1	50	45	5	106	96	11
\$500 to \$549.....	234	215	19	80	73	7	46	45	1	107	96	11
\$550 to \$599.....	174	151	23	53	48	5	34	28	6	87	75	11
\$600 to \$699.....	361	330	31	79	79	-	78	71	7	205	181	24
\$700 to \$799.....	234	216	19	47	46	1	47	47	-	140	123	17
\$800 or more.....	515	452	63	59	58	1	46	42	4	410	352	58
Not reported.....	41	37	4	1	1	-	1	1	-	39	35	4
Median.....dollars..	473	468	531	419	420	400	460	457	485	520	512	589
Acquired 1970 and 1971 (part).....	474	397	77	154	128	26	84	75	9	236	194	41

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	3,801	3,435	366	1,051	981	69	667	619	48	2,084	1,835	249
Less than 5 percent .....	250	240	10	74	73	1	49	48	1	127	120	8
5 to 9 percent.....	1,466	1,333	133	447	416	31	278	251	27	742	667	75
10 to 14 percent.....	1,065	950	115	286	263	23	174	164	10	605	524	81
15 to 19 percent.....	422	377	45	89	79	9	89	86	2	244	211	34
20 to 24 percent.....	156	135	21	32	32	-	28	25	3	97	78	19
25 to 29 percent.....	69	62	6	14	14	-	11	9	1	44	39	5
30 to 34 percent.....	46	44	3	18	18	-	5	5	-	23	20	3
35 to 39 percent.....	28	24	4	6	6	-	4	3	1	17	15	3
40 to 49 percent.....	33	30	3	4	4	-	3	3	-	26	23	3
50 percent or more.....	36	31	5	8	6	1	3	3	-	25	22	4
Not reported or not computed.....	230	209	21	73	70	3	25	22	3	133	117	16
Median.....	10	10	11	9	9	10	9	9	9	10	10	12
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	3,329	3,039	290	897	854	43	583	544	39	1,849	1,642	207
Less than \$10.....	149	139	10	30	30	-	12	11	1	107	98	9
\$10 to \$14.....	452	422	30	130	126	4	67	62	5	255	234	21
\$15 to \$19.....	822	736	86	236	222	14	145	134	11	441	380	61
\$20 to \$24.....	957	868	89	254	236	19	185	177	8	518	456	62
\$25 to \$29.....	470	429	41	133	129	4	98	86	12	239	214	26
\$30 to \$39.....	203	192	12	47	45	1	44	43	1	113	104	9
\$40 to \$49.....	52	49	4	20	20	-	9	8	1	23	21	3
\$50 to \$59.....	23	22	1	7	7	-	7	7	-	10	9	1
\$60 or more.....	40	35	5	11	11	-	4	4	-	25	20	5
Not reported or not computed.....	158	148	11	29	27	2	12	12	-	118	108	9
Median.....dollars..	20	20	20	20	20	20	21	21	21	20	20	20
Acquired 1970 and 1971 (part).....	474	397	77	154	128	26	84	75	9	236	194	41



Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Real Estate Tax as Percent of Income												
Acquired before 1970.....	3,329	3,039	290	897	854	43	583	544	39	1,849	1,642	207
Less than 1.0 percent.....	86	81	5	16	16	-	6	6	-	64	59	5
1.0 to 1.9 percent.....	363	344	19	107	104	3	50	47	2	207	193	13
2.0 to 2.9 percent.....	602	556	46	191	181	9	131	122	9	280	252	27
3.0 to 3.9 percent.....	623	558	65	178	164	14	123	113	10	322	281	41
4.0 to 4.9 percent.....	506	453	54	137	130	6	92	87	5	278	236	42
5.0 to 7.4 percent.....	569	525	44	132	127	6	116	112	4	320	286	35
7.5 to 9.9 percent.....	159	141	18	33	30	2	23	19	4	104	92	12
10.0 percent or more.....	172	155	17	40	40	-	20	19	1	112	96	16
Not reported or not computed.....	247	226	21	63	61	3	21	18	3	163	147	16
Median.....	3.7	3.7	3.9	3.5	3.5	3.5	3.7	3.7	3.6	3.9	3.8	4.2
Acquired 1970 and 1971 (part).....	474	397	77	154	128	26	84	75	9	236	194	41
Selected Annual Housing Costs as Percent of Income												
Acquired before 1970.....	3,329	3,039	290	897	854	43	583	544	39	1,849	1,642	207
Less than 5 percent.....	13	11	2	3	3	-	1	1	-	9	7	2
5 to 9 percent.....	209	206	3	60	59	1	43	43	-	106	105	1
10 to 14 percent.....	746	725	21	202	200	1	158	152	5	387	372	15
15 to 19 percent.....	797	734	63	234	222	12	141	133	9	421	379	42
20 to 24 percent.....	526	455	71	139	129	9	96	86	10	292	240	52
25 to 29 percent.....	303	261	43	66	61	5	58	52	5	180	148	32
30 to 34 percent.....	103	86	17	20	19	1	15	13	2	68	55	13
35 to 39 percent.....	84	76	8	26	25	1	6	6	-	52	45	7
40 to 49 percent.....	82	71	10	19	15	4	12	12	-	51	45	6
50 percent or more.....	120	101	19	25	25	-	12	10	2	83	66	17
Not reported or not computed.....	345	313	32	103	96	7	41	35	5	201	182	20
Median.....	18	17	22	17	17	21	17	17	21	18	18	23
Acquired 1970 and 1971 (part).....	474	397	77	154	128	26	84	75	9	236	194	41
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	3,259	2,924	335	897	839	58	610	566	44	1,752	1,518	233
1,000,000 or more.....	279	232	47	38	37	1	34	31	3	208	164	43
250,000 to 999,999.....	563	513	50	206	186	20	101	91	10	256	236	20
50,000 to 249,999.....	932	855	77	271	256	15	239	227	13	422	373	49
10,000 to 49,999.....	747	647	100	201	186	14	141	126	16	405	335	70
Less than 10,000 and rural.....	737	676	61	181	174	7	94	92	2	462	411	51
Outside SMSA's.....	543	513	31	153	142	11	57	53	4	333	318	15
10,000 or more.....	237	223	14	90	83	8	39	36	3	108	104	3
2,500 to 9,999.....	128	125	3	36	33	3	9	9	-	83	83	-
Less than 2,500 and rural.....	179	165	14	27	27	-	9	7	1	143	131	12
Manner of Acquisition												
By purchase.....	3,789	3,423	366	1,049	980	69	667	619	48	2,073	1,824	249
Placed one new mortgage.....	2,658	2,566	93	756	736	20	473	457	17	1,429	1,373	56
Placed two or more new mortgages.....	233	107	126	9	2	6	4	4	-	221	101	120
Assumed mortgage(s) already on property.....	709	648	62	243	227	16	162	152	10	304	269	36
Assumed mortgage already on property and placed new mortgage.....	135	53	82	42	14	27	27	5	21	67	33	34
All cash.....	34	33	1	-	-	-	1	1	-	33	32	1
Borrowed other than with mortgage.....	18	15	2	-	-	-	-	-	-	18	15	2
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not by purchase.....	12	12	-	1	1	-	-	-	-	11	11	-
Inheritance or gift.....	11	11	-	1	1	-	-	-	-	9	9	-
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	1,968	1,729	239	604	554	50	355	329	26	1,009	846	162
Sale of previous home.....	493	432	61	115	106	9	54	46	8	324	280	44
Sale of other real property or other investments.....	62	54	8	15	13	2	7	7	-	41	34	7
Savings.....	861	751	111	312	288	23	130	121	9	419	341	78
Borrowing other than mortgage on this property.....	144	127	17	40	36	4	24	21	3	81	70	10
Gift.....	29	25	4	14	13	1	3	3	-	12	9	3
Land on which structure was built.....	9	9	-	2	2	-	1	1	-	7	7	-
Other.....	28	21	7	11	7	4	4	2	1	14	12	1
No downpayment required.....	211	197	14	54	49	5	112	108	4	45	40	5
Not reported.....	130	113	16	41	40	2	21	20	1	67	53	13
Other properties.....	1,834	1,707	127	447	427	19	312	290	22	1,076	990	87

## Land and Building Acquisition

During same 12-month period.....	3,324	2,994	330	928	865	63	614	572	42	1,782	1,557	225
Acquired land previously.....	126	124	3	12	12	-	9	8	1	106	105	1
Land not owned by building owner.....	30	23	8	6	5	1	4	2	1	20	15	5
Not reported.....	322	296	26	105	99	5	41	37	4	177	160	17

## Year Property Acquired

1969 to 1971 (part).....	877	753	124	285	252	34	163	146	18	428	355	73
1967 and 1968.....	674	599	75	178	170	8	129	122	7	367	307	60
1965 and 1966.....	565	514	52	176	164	11	80	76	4	310	274	36
1960 to 1964.....	908	832	77	245	237	8	142	135	8	521	460	61
1955 to 1959.....	470	441	28	121	117	4	103	94	9	246	231	15
1950 to 1954.....	225	214	10	44	40	4	46	44	3	135	131	4
1949 or earlier.....	84	84	-	3	3	-	3	3	-	78	78	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	122	107	15	30	28	1	31	28	2	62	50	12
1967 and 1968.....	214	198	16	46	43	3	52	52	-	116	103	13
1965 to 1966.....	230	195	35	52	48	4	36	28	7	142	119	23
1960 to 1964.....	756	677	79	207	191	16	154	150	4	395	336	60
1950 to 1959.....	1,465	1,332	133	474	444	30	314	283	31	677	606	72
1940 to 1949.....	463	421	42	126	119	7	48	46	3	288	256	32
1939 or earlier.....	455	416	39	87	81	5	23	23	-	345	312	33
Not reported.....	98	90	8	29	26	3	9	8	1	60	56	4

## Rooms

4 rooms or less.....	328	307	22	100	96	4	42	41	1	186	170	17
5 rooms.....	1,012	932	80	338	323	15	176	165	11	498	444	55
6 rooms.....	1,181	1,061	120	323	303	20	240	220	20	618	539	80
7 rooms.....	632	559	73	152	139	13	106	97	9	375	324	51
8 rooms.....	322	280	42	80	68	12	43	40	3	199	172	27
9 rooms or more.....	247	225	22	40	36	4	46	43	4	161	146	14
Not reported.....	81	73	8	18	17	2	14	13	1	48	42	5
Median.....	5.9	5.9	6.1	5.7	5.7	6.2	5.9	5.9	6.0	6.0	6.0	6.1

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	1,545	1,346	199	462	420	~42	292	268	24	791	658	133
Less than \$5,000.....	17	17	--	-	-	-	-	-	-	17	17	-
\$5,000 to \$7,499.....	27	27	-	2	2	-	1	1	-	24	24	-
\$7,500 to \$9,999.....	44	41	4	16	15	1	5	4	1	23	22	1
\$10,000 to \$12,499.....	88	82	6	41	41	-	5	5	-	41	35	6
\$12,500 to \$14,999.....	140	127	13	66	60	5	19	17	2	56	49	7
\$15,000 to \$17,499.....	181	162	18	81	74	8	43	40	3	56	49	8
\$17,500 to \$19,999.....	188	164	24	77	70	7	39	37	2	72	57	15
\$20,000 to \$24,999.....	315	275	40	93	83	11	95	86	9	126	106	20
\$25,000 to \$29,999.....	216	186	30	47	43	4	42	37	5	126	105	21
\$30,000 to \$34,999.....	137	108	28	22	18	4	22	22	-	93	68	24
\$35,000 to \$39,999.....	51	40	11	5	3	2	8	7	1	38	30	8
\$40,000 to \$49,999.....	67	52	16	4	4	-	9	9	-	54	39	16
\$50,000 or more.....	46	40	6	-	-	-	1	-	1	45	40	5
Not reported.....	29	27	3	8	8	-	3	3	-	19	16	3
Median.....dollars..	21,200	20,700	24,200	18,200	18,000	19,900	21,700	21,700	...	23,800	23,200	27,100
Other properties.....	2,257	2,090	167	589	561	28	375	351	24	1,293	1,178	116



Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Value												
Less than \$5,000.....	16	16	-	-	-	-	-	-	-	16	16	-
\$5,000 to \$7,499.....	41	39	1	2	2	-	-	-	-	39	38	1
\$7,500 to \$9,999.....	76	72	4	13	13	-	5	4	1	57	55	2
\$10,000 to \$12,499.....	151	144	6	49	48	1	20	20	-	81	76	5
\$12,500 to \$14,999.....	213	200	13	89	85	4	33	32	2	91	84	8
\$15,000 to \$17,499.....	368	346	21	133	125	8	69	67	3	166	155	11
\$17,500 to \$19,999.....	398	361	38	162	152	10	87	81	6	150	127	22
\$20,000 to \$24,999.....	752	681	72	268	244	24	191	177	14	294	260	33
\$25,000 to \$29,999.....	619	557	63	159	154	5	131	120	10	330	283	47
\$30,000 to \$39,999.....	685	594	91	129	118	12	97	86	10	459	390	69
\$40,000 to \$49,999.....	186	159	28	15	11	4	17	16	1	154	132	23
\$50,000 or more.....	188	165	23	5	5	-	5	4	1	179	157	22
Not reported.....	108	102	7	27	26	2	12	12	-	69	64	5
Median.....dollars..	23,900	23,600	27,000	21,200	21,100	22,300	23,000	22,800	24,700	26,700	26,300	29,100
Mean.....dollars..	25,800	25,500	28,600	21,600	21,500	23,200	23,400	23,300	25,000	28,700	28,400	30,800
Purchase Price as Percent of Value												
Acquired by purchase.....	3,789	3,422	366	1,049	980	69	666	618	48	2,073	1,824	249
Purchased 1967 to 1971 (part).....	1,545	1,346	199	462	420	42	292	268	24	791	658	133
Less than 80 percent.....	246	229	17	64	61	2	45	42	3	138	126	12
80 to 89 percent.....	420	355	65	124	108	16	82	77	5	214	170	44
90 to 94 percent.....	275	230	45	91	77	13	54	51	2	131	102	30
95 to 99 percent.....	214	183	31	71	66	5	48	41	7	95	76	19
100 percent or more.....	355	317	38	104	99	5	59	52	7	192	167	26
Not reported.....	35	32	3	9	9	-	5	5	-	20	18	3
Median.....	91	91	91	92	92	91	91	91	...	91	91	91
Purchased 1960 to 1966.....	1,470	1,341	128	420	401	19	222	210	12	827	730	97
Less than 60 percent.....	131	119	12	23	20	3	9	6	3	99	93	6
60 to 79 percent.....	601	550	51	200	193	7	100	95	5	300	261	39
80 to 89 percent.....	407	371	36	118	113	6	59	57	3	230	202	27
90 to 99 percent.....	188	168	19	42	41	1	36	35	2	109	93	17
100 percent or more.....	79	73	6	15	14	1	10	10	-	53	48	5
Not reported.....	64	60	4	21	20	2	8	8	-	35	33	3
Median.....	79	78	79	77	77	...	79	79	...	79	79	80
Purchased 1959 or earlier.....	774	735	39	167	159	8	152	140	12	455	436	19
Less than 40 percent.....	81	81	-	7	7	-	4	4	-	71	71	-
40 to 59 percent.....	237	221	16	51	48	3	58	54	4	128	119	9
60 to 79 percent.....	289	272	17	73	69	4	63	57	6	154	147	7
80 to 99 percent.....	104	99	5	21	19	1	23	21	1	61	58	3
100 percent or more.....	24	24	-	8	8	-	2	2	-	14	14	-
Not reported.....	39	39	-	8	8	-	3	3	-	28	28	-
Median.....	63	63	63	66	66	...	63	63	...	61	62	...
Not acquired by purchase.....	13	13	-	1	1	-	-	-	-	12	12	-
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	1,545	1,346	199	462	420	42	292	268	24	791	658	133
Less than 1.0.....	104	99	5	27	27	-	14	14	-	63	58	5
1.0 to 1.4.....	375	331	43	121	112	9	66	61	5	187	159	29
1.5 to 1.9.....	426	360	66	141	125	16	89	82	8	196	153	43
2.0 to 2.4.....	249	214	34	69	60	9	60	56	4	120	98	21
2.5 to 2.9.....	135	122	13	27	25	2	27	27	-	81	71	11
3.0 to 3.4.....	53	41	12	10	8	2	9	7	3	34	27	7
3.5 to 3.9.....	22	19	3	9	9	-	5	3	1	8	7	1
4.0 or more.....	75	64	12	21	20	1	11	8	3	43	36	8
Not reported or not computed.....	106	95	11	36	35	1	12	11	1	58	50	8
Median.....	1.7	1.7	1.8	1.7	1.7	1.8	1.8	1.8	...	1.7	1.7	1.8
Other properties.....	2,257	2,090	167	589	561	28	375	351	24	1,293	1,178	116
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	71	60	11	38	33	5	10	10	-	22	17	5
25 to 34 years.....	752	657	96	298	275	23	140	130	10	314	251	63
35 to 44 years.....	1,145	1,032	113	296	277	19	264	241	23	585	514	71
45 to 54 years.....	1,032	926	106	235	218	16	162	152	10	635	556	80
55 to 64 years.....	516	489	26	106	103	2	66	62	4	344	325	20
65 years or over.....	211	206	5	52	51	1	15	15	-	143	139	4
Not reported.....	76	67	9	26	24	2	9	8	1	41	34	6
Median.....	44	44	41	41	41	38	42	42	41	47	47	42

Table 2h. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
OWNER CHARACTERISTICS--Continued												
Race of Principal Owner												
White.....	3,424	3,108	316	930	863	67	605	566	38	1,889	1,678	211
Negro.....	156	136	20	65	62	3	27	25	2	64	49	15
Other.....	137	119	18	26	26	-	25	19	5	87	74	13
Not reported.....	85	74	12	30	30	-	10	8	2	45	36	9
Sex of Principal Owner												
Male.....	3,394	3,067	327	931	870	61	612	573	39	1,851	1,624	227
Female.....	385	350	35	112	105	7	52	44	8	221	201	20
Not reported.....	24	20	4	8	7	2	3	1	1	13	12	1
Veteran Status												
Veteran.....	2,320	2,116	204	549	511	38	562	528	34	1,210	1,077	133
Vietnam conflict.....	303	279	25	88	80	8	134	127	6	82	72	11
Korean conflict.....	480	443	37	101	96	6	137	128	9	242	219	22
Korean conflict and World War II.....	165	145	21	31	28	3	58	52	5	77	64	13
World War II.....	1,004	916	88	216	202	14	165	156	9	623	558	65
World War I.....	33	32	1	3	3	-	2	1	1	29	29	-
Other service.....	333	300	33	111	103	8	66	63	3	157	135	22
Nonveteran.....	1,369	1,222	147	468	439	28	91	79	12	811	704	107
Not reported.....	113	99	15	34	32	3	15	12	3	64	55	9
Persons in Household												
1 person.....	165	156	9	42	42	-	26	26	-	97	88	9
2 persons.....	829	781	48	229	219	10	132	126	5	468	435	33
3 persons.....	704	640	64	173	160	13	113	108	5	418	372	46
4 persons.....	881	777	104	275	247	28	164	152	13	442	379	63
5 persons.....	584	523	60	161	153	8	128	111	17	295	259	35
6 persons or more.....	561	489	72	146	138	8	99	92	7	316	259	57
Not reported.....	79	70	9	24	22	3	5	4	1	50	45	5
Median.....	3.6	3.6	4.0	3.7	3.7	3.8	3.8	3.8	4.5	3.5	3.5	4.0
Income												
Less than \$2,000.....	29	25	4	9	8	1	4	4	-	15	13	2
\$2,000 to \$3,999.....	128	119	9	32	31	1	11	10	1	84	78	6
\$4,000 to \$5,999.....	189	177	12	57	54	3	29	25	4	102	97	5
\$6,000 to \$7,999.....	295	282	13	90	89	1	52	51	1	153	142	11
\$8,000 to \$9,999.....	408	361	47	127	114	12	83	78	5	199	169	30
\$10,000 to \$12,499.....	707	637	70	218	200	18	132	121	11	357	316	41
\$12,500 to \$14,999.....	527	478	49	158	144	14	114	107	7	255	228	28
\$15,000 to \$19,999.....	708	631	77	192	183	8	151	138	13	366	310	56
\$20,000 to \$24,999.....	315	273	42	55	50	5	47	44	4	213	180	33
\$25,000 to \$34,999.....	173	158	15	38	37	1	13	13	-	122	108	13
\$35,000 or more.....	94	86	8	2	2	-	5	5	-	86	79	8
Not reported.....	230	209	21	73	70	3	25	22	3	133	117	16
Median.....dollars..	12,600	12,600	13,400	12,000	12,000	12,000	12,700	12,700	12,600	13,100	13,000	14,400
Mean.....dollars..	14,200	14,100	15,000	12,800	12,800	12,400	13,200	13,200	12,800	15,300	15,200	16,200



Table 3h. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-housing-unit properties.....	52,316	46,577	5,738	13,770	12,892	879	9,599	8,968	631	28,946	24,717	4,229
Average first mortgage debt.....	13,800	13,600	15,700	13,100	13,100	12,700	14,400	14,500	13,100	13,900	13,500	17,000
MORTGAGE CHARACTERISTICS												
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	49,384	43,748	5,637	13,770	12,892	879	9,538	8,907	631	26,075	21,949	4,127
Contract to purchase.....	2,931	2,829	102	-	-	-	61	61	-	2,871	2,769	102
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	16,741	14,529	2,212	4,599	4,093	506	3,488	3,176	312	8,654	7,260	1,394
1967 and 1968.....	12,164	10,670	1,494	2,955	2,859	96	2,227	2,103	124	6,982	5,708	1,274
1965 and 1966.....	9,537	8,756	781	2,587	2,451	137	1,157	1,124	34	5,792	5,182	610
1960 to 1964.....	11,106	9,952	1,154	2,761	2,640	121	1,838	1,734	104	6,506	5,577	929
1955 to 1959.....	2,415	2,344	72	772	765	7	725	681	43	918	897	21
1950 to 1954.....	342	316	26	93	81	12	162	148	14	87	87	-
1949 or earlier.....	10	10	-	2	2	-	1	1	-	6	6	-
First Mortgage Loan												
Less than \$5,000.....	174	169	5	3	3	-	3	3	-	168	163	5
\$5,000 to \$7,499.....	690	604	86	86	76	9	55	36	19	549	492	57
\$7,500 to \$9,999.....	2,119	2,007	112	683	632	51	302	302	-	1,133	1,073	61
\$10,000 to \$12,499.....	4,324	3,890	433	1,471	1,316	156	661	605	57	2,191	1,970	221
\$12,500 to \$14,999.....	6,614	5,958	656	2,444	2,263	181	1,180	1,050	130	2,990	2,645	345
\$15,000 to \$17,499.....	8,044	7,152	892	3,214	3,006	208	1,722	1,597	124	3,108	2,549	559
\$17,500 to \$19,999.....	7,257	6,546	711	2,509	2,386	123	1,531	1,441	90	3,217	2,719	497
\$20,000 to \$24,999.....	10,467	9,419	1,047	2,317	2,235	82	2,167	2,026	141	5,983	5,158	825
\$25,000 to \$29,999.....	5,368	4,522	846	786	717	69	964	934	30	3,618	2,870	748
\$30,000 to \$39,999.....	4,784	4,160	624	204	204	-	873	873	-	3,708	3,084	624
\$40,000 to \$49,999.....	1,355	1,104	251	54	54	-	141	102	39	1,160	948	212
\$50,000 or more.....	1,120	1,046	74	-	-	-	-	-	-	1,120	1,046	74
First Mortgage Outstanding Debt												
Less than \$5,000.....	1,267	1,208	58	193	184	9	167	163	5	906	861	45
\$5,000 to \$7,499.....	2,161	1,993	168	464	435	29	450	394	56	1,247	1,164	83
\$7,500 to \$9,999.....	3,491	3,287	204	1,054	993	61	573	562	12	1,863	1,732	131
\$10,000 to \$12,499.....	5,400	4,874	526	2,063	1,901	163	691	633	58	2,646	2,341	305
\$12,500 to \$14,999.....	7,206	6,421	785	2,518	2,325	193	1,489	1,349	141	3,198	2,747	451
\$15,000 to \$17,499.....	7,558	6,739	819	3,141	2,946	196	1,417	1,293	123	3,000	2,499	500
\$17,500 to \$19,999.....	5,722	5,048	674	1,677	1,574	103	1,256	1,207	48	2,789	2,267	523
\$20,000 to \$24,999.....	9,092	8,095	997	1,896	1,839	57	1,742	1,623	119	5,454	4,632	822
\$25,000 to \$29,999.....	4,849	4,107	742	585	517	69	994	964	30	3,270	2,627	643
\$30,000 to \$39,999.....	3,571	3,044	526	124	124	-	772	732	39	2,674	2,187	487
\$40,000 to \$49,999.....	1,231	1,067	164	54	54	-	48	48	-	1,129	964	164
\$50,000 or more.....	770	695	74	-	-	-	-	-	-	770	695	74
Interest Rate on First Mortgage												
Less than 5.0 percent.....	3,007	2,887	120	372	349	23	1,141	1,061	80	1,495	1,478	17
5.0 percent.....	300	282	18	70	70	-	26	8	18	204	204	-
5.1 to 5.9 percent.....	14,037	12,831	1,205	7,264	6,708	556	3,601	3,258	343	3,172	2,866	306
6.0 percent.....	7,490	6,762	729	1,775	1,739	36	1,208	1,143	65	4,507	3,880	628
6.1 to 6.4 percent.....	3,091	2,616	475	124	124	-	-	-	-	2,968	2,493	475
6.5 to 6.9 percent.....	9,215	7,961	1,255	1,322	1,178	144	1,163	1,106	57	6,730	5,677	1,053
7.0 percent.....	2,683	2,374	309	381	347	35	297	297	-	2,004	1,730	271
7.1 to 7.4 percent.....	1,925	1,594	332	19	19	-	42	42	-	1,865	1,533	332
7.5 to 7.9 percent.....	5,159	4,864	295	1,374	1,336	37	1,412	1,412	-	2,373	2,115	258
8.0 percent.....	1,244	1,035	208	38	38	-	132	132	-	1,074	865	208
8.1 to 8.4 percent.....	541	375	165	-	-	-	-	-	-	541	375	165
8.5 to 8.9 percent.....	2,975	2,456	519	1,033	986	47	576	509	68	1,366	962	404
9.0 percent.....	318	266	53	-	-	-	-	-	-	318	266	53
9.1 to 9.9 percent.....	253	198	55	-	-	-	-	-	-	253	198	55
10.0 percent or more.....	78	77	1	-	-	-	-	-	-	78	77	1
Variable Interest Rate on First Mortgage												
Yes.....	9,457	7,808	1,649	-	-	-	-	-	-	9,457	7,808	1,649
No.....	42,853	38,764	4,089	13,770	12,892	879	9,599	8,968	631	19,484	16,905	2,579
Not reported.....	5	5	-	-	-	-	-	-	-	5	5	-
Term of First Mortgage												
Less than 8 years.....	419	419	-	-	-	-	-	-	-	419	419	-
8 to 12 years.....	949	891	59	-	-	-	-	-	-	949	891	59
13 to 17 years.....	1,341	1,302	39	7	7	-	-	-	-	1,334	1,295	39
18 to 22 years.....	4,660	4,186	474	332	320	12	116	116	-	4,211	3,749	462
23 to 27 years.....	11,492	10,157	1,335	1,405	1,316	89	459	396	62	9,627	8,444	1,183
28 to 32 years.....	31,196	27,522	3,674	11,338	10,620	718	9,024	8,455	569	10,834	8,447	2,387
33 to 37 years.....	872	729	143	628	582	46	-	-	-	244	147	97
38 years or more.....	142	129	13	59	46	13	-	-	-	84	84	-
No stated term.....	1,244	1,243	1	-	-	-	-	-	-	1,244	1,243	1

Table 3h. **First Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Holder of First Mortgage												
Commercial bank or trust company.....	7,251	6,961	290	3,117	2,991	125	1,285	1,248	37	2,850	2,722	127
Mutual savings bank.....	5,342	4,965	377	2,430	2,256	175	2,312	2,128	184	600	581	19
Savings and loan association.....	21,641	17,941	3,701	1,595	1,425	170	2,573	2,417	155	17,474	14,098	3,376
Life insurance company.....	5,809	5,222	587	2,096	1,975	121	964	889	75	2,750	2,358	392
Mortgage company.....	765	717	47	318	293	25	343	343	-	104	81	22
Federal agency.....	1,606	1,510	97	655	605	50	315	283	32	636	622	14
Federal National Mortgage Association.....	3,714	3,388	326	2,464	2,271	193	1,219	1,087	132	31	31	-
Real estate or construction company.....	519	517	2	19	19	-	-	-	-	500	498	2
Individual or individual's estate.....	2,339	2,125	214	-	-	-	-	-	-	2,339	2,125	214
Other.....	3,329	3,231	98	1,076	1,056	20	589	573	16	1,663	1,601	62
Servicing of First Mortgage												
Holder.....	32,758	28,438	4,320	4,521	4,182	339	2,395	2,270	125	25,842	21,986	3,856
Agent.....	19,557	18,139	1,418	9,250	8,710	540	7,204	6,698	506	3,104	2,732	372
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	1,032	993	39	125	116	9	123	119	5	783	758	26
20 to 29 percent.....	1,430	1,361	69	194	187	7	204	177	26	1,032	996	36
30 to 39 percent.....	2,852	2,564	288	355	355	-	361	326	35	2,135	1,883	253
40 to 49 percent.....	5,031	4,536	495	756	642	115	680	593	87	3,594	3,301	293
50 to 59 percent.....	9,016	7,639	1,377	2,261	2,035	226	857	737	120	5,898	4,867	1,031
60 to 69 percent.....	11,619	9,935	1,684	3,070	2,818	253	1,957	1,785	172	6,591	5,332	1,259
70 to 79 percent.....	9,411	8,183	1,228	2,539	2,432	107	1,611	1,519	91	5,261	4,232	1,030
80 to 89 percent.....	6,431	6,011	420	2,206	2,113	93	2,079	1,984	94	2,147	1,914	233
90 to 99 percent.....	3,290	3,239	51	1,657	1,605	51	1,218	1,218	-	415	415	-
100 percent or more.....	858	815	43	290	290	-	353	353	-	215	172	43
Not reported.....	1,346	1,301	45	317	299	18	156	156	-	873	847	26
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	52,312	46,574	5,738	13,770	12,892	879	9,599	8,968	631	28,943	24,714	4,229
Interest and principal.....	52,241	46,502	5,738	13,770	12,892	879	9,599	8,968	631	28,871	24,643	4,229
Fully amortized.....	49,868	44,192	5,676	13,770	12,892	879	9,526	8,895	631	26,571	22,405	4,166
Partially amortized.....	2,373	2,311	62	-	-	-	73	73	-	2,300	2,237	62
Principal only.....	13	13	-	-	-	-	-	-	-	13	13	-
Fully amortized.....	12	12	-	-	-	-	-	-	-	12	12	-
Partially amortized.....	1	1	-	-	-	-	-	-	-	1	1	-
Interest only.....	59	59	-	-	-	-	-	-	-	59	59	-
No regular payment required.....	3	3	-	-	-	-	-	-	-	3	3	-
Monthly Interest and Principal Payments of First Mortgage												
Regular monthly payments of interest and/or principal.....	52,312	46,574	5,738	13,770	12,892	879	9,599	8,968	631	28,943	24,714	4,229
Less than \$50.....	646	597	50	242	216	26	162	151	11	242	230	12
\$50 to \$59.....	1,248	1,178	70	431	411	20	371	337	34	446	430	16
\$60 to \$69.....	2,262	2,135	128	921	865	55	526	511	15	815	758	57
\$70 to \$79.....	3,101	2,804	297	1,370	1,255	115	557	478	79	1,173	1,071	103
\$80 to \$89.....	4,502	4,124	378	2,058	1,897	161	714	652	62	1,730	1,575	155
\$90 to \$99.....	4,670	4,292	378	1,769	1,650	119	1,159	1,084	75	1,742	1,558	184
\$100 to \$119.....	8,441	7,587	854	3,128	2,971	157	1,642	1,524	117	3,672	3,092	580
\$120 to \$149.....	9,872	8,698	1,173	2,155	2,056	99	1,874	1,766	108	5,843	4,877	966
\$150 to \$174.....	5,931	5,155	776	1,011	920	91	799	738	61	4,121	3,496	625
\$175 to \$199.....	3,725	3,174	551	438	403	35	720	692	28	2,567	2,079	488
\$200 to \$249.....	4,116	3,743	373	194	194	-	749	749	-	3,173	2,801	373
\$250 to \$299.....	1,867	1,371	496	-	-	-	326	286	39	1,541	1,085	457
\$300 or more.....	1,931	1,717	214	54	54	-	-	-	-	1,877	1,663	214
No regular payments required.....	3	3	-	-	-	-	-	-	-	3	3	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	49,486	44,329	5,157	12,946	12,240	707	9,108	8,477	631	27,431	23,612	3,819
Delinquent (30 days or more).....	2,601	2,042	560	781	609	172	448	448	-	1,372	985	388
1 to 3 payments.....	2,252	1,790	461	672	529	143	394	394	-	1,186	867	318
4 or more payments.....	350	252	98	108	79	29	55	55	-	187	118	69
Foreclosure in process.....	136	106	31	108	79	29	25	25	-	3	1	1
Foreclosure not in process.....	213	146	68	-	-	-	29	29	-	184	117	68
Not reported.....	225	203	22	44	43	-	42	42	-	139	117	22
No regular payments required.....	3	3	-	-	-	-	-	-	-	3	3	-



Table 4h. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	Total first and junior mortgage debt on--				West	Total first and junior mortgage debt on--			
	Total proper- ties	Properties with--				Total proper- ties	Properties with--		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Total mortgage debt on 1-housing-unit properties.....	53,506	14,002	9,731	29,773	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	14,100	13,300	14,600	14,300	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....	53,503	14,002	9,731	29,770
Less than \$5,000.....	173	3	3	168	Less than 5 percent.....	1,699	494	277	928
\$5,000 to \$7,499.....	618	76	44	498	5 to 9 percent.....	16,195	5,114	3,069	8,012
\$7,500 to \$9,999.....	2,094	647	306	1,141	10 to 14 percent.....	16,931	4,441	3,045	9,445
\$10,000 to \$12,499.....	4,049	1,370	605	2,074	15 to 19 percent.....	8,133	1,553	1,817	4,762
\$12,500 to \$14,999.....	6,332	2,372	1,125	2,835	20 to 24 percent.....	3,321	660	595	2,066
\$15,000 to \$17,499.....	7,767	3,209	1,700	2,857	25 to 29 percent.....	1,230	235	194	800
\$17,500 to \$19,999.....	7,396	2,560	1,551	3,286	30 to 34 percent.....	849	305	117	427
\$20,000 to \$24,999.....	10,949	2,580	2,273	6,096	35 to 39 percent.....	495	102	79	313
\$25,000 to \$29,999.....	5,772	838	1,037	3,896	40 to 49 percent.....	551	57	83	411
\$30,000 to \$39,999.....	5,419	292	943	4,184	50 percent or more.....	783	103	53	627
\$40,000 to \$49,999.....	1,500	54	145	1,301	Not reported or not computed.....	3,316	938	400	1,979
\$50,000 or more.....	1,438	-	-	1,438	No regular payments required.....	3	-	-	3
Total Mortgage Outstanding Debt					Selected Annual Housing Costs as Percent of Income				
Less than \$5,000.....	1,249	190	168	891	Acquired before 1970.....	44,609	11,430	7,901	25,278
\$5,000 to \$7,499.....	2,077	443	403	1,231	Less than 5 percent.....	116	13	6	97
\$7,500 to \$9,999.....	3,470	1,027	627	1,816	5 to 9 percent.....	1,666	432	316	918
\$10,000 to \$12,499.....	5,193	1,982	698	2,512	10 to 14 percent.....	8,780	2,480	1,774	4,526
\$12,500 to \$14,999.....	7,022	2,501	1,438	3,083	15 to 19 percent.....	11,100	3,127	2,086	5,887
\$15,000 to \$17,499.....	7,555	3,176	1,370	3,009	20 to 24 percent.....	8,245	2,018	1,557	4,671
\$17,500 to \$19,999.....	5,890	1,847	1,281	2,762	25 to 29 percent.....	4,775	968	959	2,848
\$20,000 to \$24,999.....	9,370	1,986	1,818	5,566	30 to 34 percent.....	1,498	273	218	1,007
\$25,000 to \$29,999.....	5,414	583	1,104	3,726	35 to 39 percent.....	1,166	300	137	729
\$30,000 to \$39,999.....	3,991	212	775	3,004	40 to 49 percent.....	1,101	248	163	690
\$40,000 to \$49,999.....	1,395	54	48	1,293	50 percent or more.....	1,751	324	153	1,274
\$50,000 or more.....	880	-	-	880	Not reported or not computed.....	4,410	1,248	533	2,630
Total Mortgage Outstanding Debt as Percent of Value					Acquired 1970 and 1971 (part)....	8,897	2,572	1,830	4,495
Less than 20 percent.....	1,020	122	124	774	PROPERTY CHARACTERISTICS				
20 to 29 percent.....	1,397	187	189	1,021	Year Built				
30 to 39 percent.....	2,685	380	375	1,930	1969 to 1971 (part).....	2,948	570	813	1,565
40 to 49 percent.....	4,767	654	646	3,468	1967 and 1968.....	4,546	870	1,140	2,535
50 to 59 percent.....	8,319	2,092	779	5,447	1965 and 1966.....	4,542	977	747	2,818
60 to 69 percent.....	11,308	3,014	1,916	6,378	1960 to 1964.....	12,550	3,224	2,680	6,646
70 to 79 percent.....	10,513	2,788	1,748	5,978	1950 to 1959.....	17,433	5,543	3,385	8,505
80 to 89 percent.....	7,423	2,420	2,112	2,890	1940 to 1949.....	5,115	1,402	558	3,155
90 to 99 percent.....	3,725	1,692	1,247	787	1939 or earlier.....	5,145	1,103	298	3,743
100 percent or more.....	988	331	440	217	Not reported.....	1,227	312	110	805
Not reported.....	1,361	323	156	883	Value				
MORTGAGE PAYMENTS AND OTHER EXPENSES					Less than \$5,000.....	25	-	-	25
Monthly Interest and Principal Payments on Total Mortgages					\$5,000 to \$7,499.....	116	11	-	105
Regular monthly payments of interest and/or principal.....	53,503	14,002	9,731	29,770	\$7,500 to \$9,999.....	335	94	23	218
Less than \$70.....	4,147	1,544	1,067	1,537	\$10,000 to \$12,499.....	955	409	142	403
\$70 to \$79.....	2,848	1,288	487	1,073	\$12,500 to \$14,999.....	1,718	765	261	692
\$80 to \$89.....	4,186	1,911	662	1,613	\$15,000 to \$17,499.....	3,607	1,472	721	1,414
\$90 to \$99.....	4,379	1,650	1,112	1,617	\$17,500 to \$19,999.....	4,344	1,957	916	1,471
\$100 to \$119.....	8,123	3,140	1,628	3,354	\$20,000 to \$24,999.....	9,640	3,813	2,662	3,164
\$120 to \$149.....	9,813	2,439	1,960	5,414	\$25,000 to \$29,999.....	8,999	2,345	2,149	4,505
\$150 to \$174.....	6,245	1,051	903	4,290	\$30,000 to \$39,999.....	12,533	2,404	2,011	8,118
\$175 to \$199.....	3,805	471	665	2,669	\$40,000 to \$49,999.....	4,237	305	496	3,436
\$200 to \$249.....	5,377	453	860	4,065	\$50,000 or more.....	5,637	103	194	5,340
\$250 to \$299.....	1,892	-	387	1,505	Not reported.....	1,361	323	156	883
\$300 or more.....	2,689	54	-	2,635					
No regular payments required.....	3	-	-	3					

Table 4h. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	Total first and junior mortgage debt on—				West	Total first and junior mortgage debt on—			
	Total proper- ties	Properties with—				Total proper- ties	Properties with—		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
OWNER CHARACTERISTICS					OWNER CHARACTERISTICS--Continued				
Age of Principal Owner					Veteran Status				
Less than 25 years.....	1,184	620	195	369	Veteran.....	34,107	7,579	8,422	18,106
25 to 34 years.....	12,022	4,452	2,501	5,068	Vietnam conflict.....	5,274	1,334	2,476	1,465
35 to 44 years.....	18,039	4,185	4,239	9,615	Korean conflict.....	7,794	1,589	2,183	4,022
45 to 54 years.....	13,917	3,012	1,946	8,959	Korean conflict and World War II.....	2,469	418	725	1,326
55 to 64 years.....	5,520	1,060	570	3,890	World War II.....	12,793	2,697	1,769	8,327
65 years or over.....	1,931	365	158	1,408	World War I.....	271	9	39	224
Not reported.....	893	309	121	464	Other service.....	5,505	1,532	1,230	2,742
Race of Principal Owner					Nonveteran.....	17,909	5,976	1,139	10,793
White.....	48,501	12,338	8,789	27,375	Not reported.....	1,491	447	170	874
Negro.....	2,067	955	438	674	Income				
Other.....	1,869	347	345	1,176	Less than \$2,000.....	265	92	31	143
Not reported.....	1,069	362	159	548	\$2,000 to \$3,999.....	993	346	131	516
Sex of Principal Owner					\$4,000 to \$5,999.....	1,869	618	322	930
Male.....	48,692	12,497	9,116	27,079	\$6,000 to \$7,999.....	3,204	1,054	673	1,478
Female.....	4,485	1,396	583	2,506	\$8,000 to \$9,999.....	4,777	1,576	1,051	2,149
Not reported.....	329	109	32	188	\$10,000 to \$12,499.....	9,231	2,851	1,907	4,472
					\$12,500 to \$14,999.....	7,405	2,266	1,742	3,398
					\$15,000 to \$19,999.....	11,033	2,952	2,241	5,840
					\$20,000 to \$24,999.....	5,550	708	854	3,989
					\$25,000 to \$34,999.....	3,374	572	235	2,566
					\$35,000 or more.....	2,487	30	144	2,313
					Not reported.....	3,316	938	400	1,979



Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-housing-unit properties.....	3,802	570	380	1,378	466	49	137	252	33	262	275
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	3,436	550	351	1,161	425	47	129	229	32	244	270
2.....	358	20	26	214	40	3	8	23	1	18	5
3 or more.....	8	-	2	4	1	-	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	3,491	560	375	1,322	464	48	130	251	19	155	169
Contract to purchase.....	311	10	5	57	2	2	6	1	14	107	106
Origin of First Mortgage											
Mortgage made at time property acquired.....	2,558	369	257	882	281	35	90	206	26	208	205
Mortgage assumed at time property acquired.....	774	103	111	259	139	11	44	44	5	30	28
Mortgage placed later than acquisition of property.....	471	98	13	237	46	4	3	3	2	25	42
Refinanced mortgage: Same lender.....	217	44	10	111	19	2	1	1	2	13	13
Different lender.....	179	31	3	94	20	1	-	1	-	8	20
Mortgage placed on property owned free and clear of debt.....	75	22	-	32	6	-	1	-	-	4	9
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....											
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	471	98	13	237	46	4	3	3	2	25	42
Secure better terms.....	29	7	-	15	3	-	1	-	2	1	1
Provide funds for additions, improvements, or repairs to this property.....	78	17	3	25	10	-	-	3	-	4	16
Provide funds for investment in other real estate.....	160	32	3	92	13	3	1	-	-	6	9
Provide funds for other types of investments.....	28	8	2	15	3	-	-	-	-	-	1
Provide funds for educational or medical expenses.....	38	10	3	19	5	-	-	-	-	-	-
Other reasons.....	18	4	-	10	1	-	-	-	-	-	3
Not reported.....	60	15	-	29	5	-	-	-	-	6	4
Other properties.....	61	5	3	32	5	1	-	-	-	6	8
Year First Mortgage Made or Assumed	3,331	472	367	1,141	420	46	134	249	31	238	232
1969 to 1971 (part).....	954	127	85	330	52	34	37	113	12	103	61
1967 and 1968.....	732	123	61	308	55	1	37	46	4	55	41
1965 and 1966.....	666	103	65	259	75	7	15	47	6	44	45
1960 to 1964.....	943	130	121	373	139	6	27	28	7	43	69
1955 to 1959.....	378	60	38	93	98	1	14	16	4	13	40
1950 to 1954.....	120	25	10	13	46	-	7	1	-	4	13
1949 or earlier.....	9	1	-	1	1	-	-	-	-	-	5
First Mortgage Loan											
Less than \$5,000.....	107	24	-	25	1	-	-	-	4	48	5
\$5,000 to \$7,499.....	201	40	3	59	24	3	9	3	3	39	19
\$7,500 to \$9,999.....	381	78	28	81	45	5	28	26	3	51	36
\$10,000 to \$12,499.....	524	76	54	176	76	4	27	41	3	25	43
\$12,500 to \$14,999.....	605	84	80	201	71	9	29	43	4	36	49
\$15,000 to \$17,499.....	581	88	87	180	64	12	20	56	5	19	50
\$17,500 to \$19,999.....	451	62	59	170	71	7	9	31	-	18	25
\$20,000 to \$24,999.....	519	62	40	245	65	4	13	40	5	15	32
\$25,000 to \$29,999.....	216	26	18	108	31	3	3	8	3	5	12
\$30,000 to \$39,999.....	162	18	8	107	16	4	-	3	1	1	4
\$40,000 to \$49,999.....	34	9	1	16	1	-	-	2	3	-	1
\$50,000 or more.....	21	4	2	11	-	-	-	-	-	5	-
Median.....dollars.....	15,300	14,500	15,600	17,000	15,500	15,900	12,900	15,600	...	9,600	14,200
Mean.....dollars.....	16,500	16,700	16,300	18,300	16,200	16,700	13,500	16,100	...	11,700	14,600
First Mortgage Outstanding Debt											
Less than \$5,000.....	537	113	22	143	88	4	16	8	6	97	39
\$5,000 to \$7,499.....	349	62	28	112	49	2	13	16	3	40	24
\$7,500 to \$9,999.....	396	52	31	124	45	4	20	30	4	34	53
\$10,000 to \$12,499.....	480	65	63	158	56	5	30	38	2	24	41
\$12,500 to \$14,999.....	528	75	91	168	59	10	19	39	5	25	36
\$15,000 to \$17,499.....	468	74	63	153	60	8	16	55	1	13	25
\$17,500 to \$19,999.....	308	35	36	128	36	7	11	22	1	15	18
\$20,000 to \$24,999.....	411	54	23	206	46	3	12	32	4	7	25
\$25,000 to \$29,999.....	177	18	15	97	21	3	-	9	3	4	8
\$30,000 to \$39,999.....	106	12	7	68	5	4	-	2	3	-	5
\$40,000 to \$49,999.....	28	8	2	13	1	-	-	1	1	1	-
\$50,000 or more.....	13	3	-	8	-	-	-	-	-	2	-
Median.....dollars.....	13,100	12,200	13,700	14,700	12,200	14,700	11,500	14,700	...	7,100	11,200
Mean.....dollars.....	13,800	12,700	14,100	15,700	12,500	15,500	11,800	14,700	...	8,900	12,100

Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
Interest Rate on First Mortgage											
Less than 5.0 percent.....	461	68	48	47	101	1	33	17	-	5	140
5.0 percent.....	55	7	1	4	22	-	5	1	-	11	3
5.1 to 5.9 percent.....	1,025	192	224	151	252	13	36	85	7	6	57
6.0 percent.....	555	81	27	213	42	4	33	38	4	92	20
6.1 to 6.4 percent.....	175	9	6	136	15	-	2	-	1	4	2
6.5 to 6.9 percent.....	614	87	36	382	20	4	4	24	8	31	18
7.0 percent.....	205	33	3	84	1	12	4	4	1	58	5
7.1 to 7.4 percent.....	110	17	-	80	3	1	4	-	1	2	1
7.5 to 7.9 percent.....	276	37	14	122	3	1	3	58	5	15	17
8.0 percent.....	82	13	3	31	4	1	1	1	1	23	4
8.1 to 8.4 percent.....	27	4	1	17	-	-	-	-	1	2	2
8.5 to 8.9 percent.....	158	11	13	82	3	8	11	23	3	4	-
9.0 percent.....	18	3	3	10	-	-	-	-	-	1	1
9.1 to 9.9 percent.....	20	5	-	15	-	-	-	-	-	-	-
10.0 percent or more.....	22	3	-	4	-	4	-	-	-	7	5
Median.....	6.0	6.0	5.7	6.7	5.5	7.0	5.9	6.0	...	6.8	4.9
Variable Interest Rate on First Mortgage											
Yes.....	643	53	9	443	1	-	-	-	3	22	112
No.....	3,158	517	370	936	465	49	137	252	30	239	163
Not reported.....	1	-	-	-	-	-	-	-	-	1	-
Term of First Mortgage											
Less than 8 years.....	70	14	-	10	-	4	-	-	4	30	8
8 to 12 years.....	151	42	-	30	2	3	-	-	1	69	4
13 to 17 years.....	191	44	2	55	14	1	2	-	-	60	13
18 to 22 years.....	500	84	19	240	66	1	8	6	5	40	31
23 to 27 years.....	839	139	47	386	162	3	24	23	8	21	26
28 to 32 years.....	1,859	242	294	643	213	34	93	220	8	21	92
33 to 37 years.....	55	4	17	6	9	3	7	1	1	3	4
38 years or more.....	9	-	-	1	-	-	3	1	3	1	-
No stated term.....	127	1	-	8	-	1	-	-	3	18	96
Median.....	28.2	26.5	30.0	27.5	27.6	29.8	29.8	30.1	...	14.8	28.3
Location of First Mortgage Holder											
Property in Northeast region.....											
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....											
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in South region.....											
Lender in Northeast.....	-	-	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....											
Lender in Northeast.....	3,802	570	380	1,378	466	49	137	252	33	262	275
Lender in North Central.....	820	65	309	109	312	8	-	-	-	2	15
Lender in South.....	108	14	1	21	56	1	-	-	5	3	5
Lender in West.....	421	1	-	4	13	6	137	252	-	5	4
Lender outside United States.....	2,445	489	70	1,245	79	35	-	-	27	250	251
Not reported.....	6	-	-	-	5	-	-	-	-	1	-
Not reported.....	3	-	-	-	1	-	-	-	-	1	-
Servicing of First Mortgage											
Holder.....	2,383	469	58	1,210	168	40	80	8	25	155	170
Agent.....	1,419	101	322	169	298	9	57	244	8	108	104
Holder's Acquisition of First Mortgage											
Originated by holder.....	2,319	443	50	1,127	158	29	68	17	28	225	175
Purchased from present servicer.....	1,060	77	236	136	247	12	54	203	2	8	84
Purchased from someone else.....	356	33	90	93	55	8	13	31	-	18	14
Not reported.....	66	17	4	23	5	-	2	1	3	11	1



Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West

West	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,328	471	367	1,140	420	46	134	249	31	238	231
Less than 40 percent.....	50	14	3	4	13	-	-	2	1	6	7
40 to 49 percent.....	68	13	4	20	12	-	-	-	-	6	13
50 to 59 percent.....	137	26	15	31	27	-	2	5	3	7	22
60 to 69 percent.....	273	37	16	102	62	5	6	8	1	22	14
70 to 79 percent.....	596	79	42	300	87	2	10	12	3	29	31
80 to 89 percent.....	712	87	70	314	69	3	28	34	3	62	44
90 to 94 percent.....	411	69	58	111	46	11	12	39	4	27	33
95 to 99 percent.....	497	80	80	90	60	9	40	74	9	26	28
100 percent or more.....	513	54	77	144	37	15	34	69	7	46	31
Not reported.....	71	12	4	24	6	-	3	7	1	6	7
Median.....	87	87	92	83	80	95	95	96	...	87	85
Other properties.....	475	99	13	239	46	4	3	3	2	25	43
Total Outstanding Debt as Percent of Value											
Less than 20 percent.....	397	94	14	111	77	4	10	4	4	43	35
20 to 29 percent.....	211	43	18	56	41	2	4	3	3	24	17
30 to 39 percent.....	286	53	22	84	48	-	7	8	-	23	42
40 to 49 percent.....	381	49	34	154	57	4	10	15	1	21	35
50 to 59 percent.....	549	82	60	217	85	4	15	25	4	30	27
60 to 69 percent.....	663	76	85	273	80	5	24	28	4	42	45
70 to 79 percent.....	564	79	62	245	34	4	21	47	8	35	29
80 to 89 percent.....	390	51	50	128	22	5	21	63	7	26	18
90 to 99 percent.....	203	19	24	64	8	14	16	42	3	7	6
100 percent or more.....	51	6	1	18	1	7	5	10	-	-	3
Not reported.....	108	17	9	29	13	-	4	7	-	13	16
Median.....	60	54	64	61	50	82	68	78	...	54	49
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	3,801	570	380	1,378	466	49	137	252	33	261	275
Interest and principal.....	3,790	570	380	1,378	466	49	137	252	33	251	275
Fully amortized.....	3,572	562	379	1,349	465	44	135	252	28	211	149
Partially amortized.....	219	8	1	30	1	5	2	-	5	40	126
Principal only.....	4	-	-	-	-	-	-	-	-	4	-
Fully amortized.....	3	-	-	-	-	-	-	-	-	3	-
Partially amortized.....	1	-	-	-	-	-	-	-	-	1	-
Interest only.....	7	-	-	-	-	-	-	-	-	7	-
No regular payment required.....	1	-	-	-	-	-	-	-	-	1	-
Items Included in First Mortgage Payment											
Regular payments of both interest and principal	3,790	570	380	1,378	466	49	137	252	33	251	275
Real estate taxes and property insurance.....	2,421	396	359	761	309	38	122	244	17	28	148
With no other items.....	1,145	110	146	538	102	17	68	59	14	23	69
With other items.....	1,276	286	213	223	207	21	54	186	3	5	79
Real estate taxes only.....	200	15	8	97	24	1	4	5	3	14	28
Property insurance only.....	87	4	-	24	-	-	-	-	-	3	56
Other combinations or no other items.....	1,083	155	13	496	133	10	11	2	14	206	42
No regular payments of interest and principal..	12	-	-	-	-	-	-	-	-	12	-
Monthly Interest and Principal Payments on First Mortgage											
Regular monthly payments of interest and/or principal.....	3,801	570	380	1,378	466	49	137	252	33	261	275
Less than \$50.....	212	31	14	38	41	-	14	10	2	33	28
\$50 to \$59.....	255	61	16	56	32	1	23	18	-	25	23
\$60 to \$69.....	326	57	47	71	50	2	20	21	4	27	26
\$70 to \$79.....	348	54	46	93	48	5	17	26	-	29	31
\$80 to \$89.....	420	60	64	117	41	5	16	32	1	25	58
\$90 to \$99.....	379	58	58	122	52	10	15	21	4	10	29
\$100 to \$119.....	600	84	62	231	75	7	13	53	5	43	28
\$120 to \$149.....	580	78	41	266	67	9	9	38	8	35	29
\$150 to \$174.....	282	27	12	157	31	2	8	20	1	15	9
\$175 to \$199.....	151	23	8	83	12	4	3	7	1	3	7
\$200 to \$249.....	151	21	9	83	15	3	-	3	3	10	4
\$250 to \$299.....	57	5	1	41	1	1	-	2	1	3	-
\$300 or more.....	43	9	2	20	3	-	-	1	1	4	3
Median.....dollars..	98	93	90	116	94	104	76	98	...	86	85
Mean.....dollars..	111	106	99	128	102	120	83	104	...	103	93
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-

Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	3,581	549	355	1,298	445	46	122	233	32	236	264
Delinquent (30 days or more).....	195	16	21	68	20	4	14	17	1	23	10
1 to 3 payments.....	163	9	20	63	18	4	12	13	1	14	9
4 or more payments.....	32	7	1	5	1	-	3	4	-	9	1
Foreclosure in process.....	11	-	1	-	1	-	1	4	-	2	-
Foreclosure not in process.....	21	6	-	5	-	-	1	-	-	7	1
Not reported.....	26	5	4	12	1	-	-	1	-	2	-
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-
Interest and Principal Payments on First Mortgage as Percent of Income											
Regular payments of interest and/or principal..	3,801	570	380	1,378	466	49	137	252	33	261	275
Less than 5 percent.....	250	49	22	43	60	1	11	6	2	10	46
5 to 9 percent.....	1,466	238	172	445	238	11	59	87	10	83	124
10 to 14 percent.....	1,065	148	109	449	92	13	30	76	7	84	55
15 to 19 percent.....	422	60	39	193	20	11	16	35	4	29	16
20 to 24 percent.....	156	19	9	69	13	4	4	13	5	18	1
25 to 29 percent.....	69	6	3	27	7	2	1	12	1	5	4
30 to 34 percent.....	46	7	3	24	3	1	2	3	-	3	1
35 to 39 percent.....	28	-	4	8	1	1	3	3	1	5	1
40 to 49 percent.....	33	3	1	16	4	2	1	1	-	4	1
50 percent or more.....	36	9	1	15	3	-	1	2	-	2	1
Not reported or not computed.....	230	32	17	90	25	3	8	15	1	17	23
Median.....	10	9	9	11	8	14	9	11	...	11	8
No regular payments required.....	1	-	-	-	-	-	-	-	-	1	-
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	3,329	508	330	1,219	444	23	105	205	28	207	259
Less than \$10.....	149	40	6	46	11	2	4	6	2	23	8
\$10 to \$14.....	452	69	43	126	63	2	29	32	6	56	26
\$15 to \$19.....	822	104	82	338	92	8	33	60	9	43	53
\$20 to \$24.....	957	164	98	357	143	4	20	54	9	36	73
\$25 to \$29.....	470	73	57	187	71	3	9	24	1	7	38
\$30 to \$39.....	203	26	20	84	29	1	2	12	-	13	16
\$40 to \$49.....	52	3	9	11	10	1	3	4	-	4	8
\$50 to \$59.....	23	4	-	5	3	-	-	3	-	2	7
\$60 or more.....	40	1	5	20	6	-	-	4	-	3	1
Not reported or not computed.....	158	25	9	46	17	1	5	7	-	20	29
Median.....dollars..	20	20	21	21	21	...	17	20	...	16	21
Acquired 1970 and 1971 (part).....	474	61	49	160	22	26	32	46	5	56	15
Selected Annual Housing Costs as Percent of Income											
Acquired before 1970.....	3,329	508	330	1,219	444	23	105	205	28	207	259
Less than 5 percent.....	13	-	1	3	4	-	-	-	-	4	1
5 to 9 percent.....	209	38	18	52	39	1	11	8	1	8	34
10 to 14 percent.....	746	138	78	214	131	4	34	39	7	41	61
15 to 19 percent.....	797	107	88	296	106	5	24	51	4	41	75
20 to 24 percent.....	526	79	69	207	54	4	12	32	6	34	30
25 to 29 percent.....	303	38	27	143	31	3	4	22	1	19	15
30 to 34 percent.....	103	9	9	51	6	1	4	10	1	9	3
35 to 39 percent.....	84	11	5	37	9	1	1	9	4	5	1
40 to 49 percent.....	82	13	6	35	5	3	4	5	-	8	3
50 percent or more.....	120	16	8	58	14	-	3	4	-	11	7
Not reported or not computed.....	345	60	22	123	44	1	9	25	2	27	30
Median.....	18	17	18	19	16	...	15	19	...	19	16
Acquired 1970 and 1971 (part).....	474	61	49	160	22	26	32	46	5	56	15
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	3,259	468	358	1,229	414	45	83	218	27	179	237
1,000,000 or more.....	279	19	15	168	37	3	3	9	-	14	12
250,000 to 999,999.....	563	93	78	182	50	12	19	43	7	34	45
50,000 to 249,999.....	932	132	110	315	143	12	27	71	9	41	73
10,000 to 49,999.....	747	111	85	303	86	8	21	50	4	18	62
Less than 10,000 and rural.....	737	113	70	261	98	11	14	45	7	72	45
Outside SMSA's.....	543	102	22	149	52	4	53	34	6	83	38
10,000 or more.....	237	41	20	67	34	3	19	22	-	19	12
2,500 to 9,999.....	128	22	2	41	9	-	19	5	5	19	8
Less than 2,500 and rural.....	179	39	-	42	9	1	16	7	1	46	17



Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## West

## PROPERTY CHARACTERISTICS--Continued

## Year Built

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1969 and 1970 (part).....	122	21	8	51	2	1	2	25	1	2	9
1967 and 1968.....	214	51	16	69	15	3	8	20	3	6	23
1965 and 1966.....	230	42	17	93	30	7	5	8	2	5	22
1960 to 1964.....	756	83	121	291	107	6	31	39	9	23	45
1950 to 1959.....	1,465	212	163	479	243	21	66	96	7	67	113
1940 to 1949.....	463	73	30	185	42	7	14	31	1	40	39
1939 or earlier.....	455	62	22	173	20	5	8	27	9	113	17
Not reported.....	98	27	4	38	8	-	4	7	-	5	6

## Value

Less than \$5,000.....	16	-	-	3	-	-	-	-	-	13	-
\$5,000 to \$7,499.....	41	4	-	8	-	-	1	-	1	25	1
\$7,500 to \$9,999.....	76	13	1	21	6	2	3	3	3	24	1
\$10,000 to \$12,499.....	151	19	5	49	9	1	11	17	1	28	10
\$12,500 to \$14,999.....	213	32	22	55	18	5	28	16	1	25	10
\$15,000 to \$17,499.....	368	54	42	91	35	7	22	49	8	30	28
\$17,500 to \$19,999.....	398	64	48	123	45	5	17	54	3	19	20
\$20,000 to \$24,999.....	752	125	115	245	89	9	29	48	4	37	51
\$25,000 to \$29,999.....	619	92	67	243	80	11	14	28	4	16	64
\$30,000 to \$39,999.....	685	83	56	321	103	8	8	24	4	21	58
\$40,000 to \$49,999.....	186	30	9	101	29	1	-	4	-	3	10
\$50,000 or more.....	188	37	6	88	40	-	-	2	4	8	4
Not reported.....	108	17	9	29	13	-	4	7	-	13	16
Median.....dollars..	23,900	23,600	22,900	26,600	26,500	22,300	17,700	19,200	...	15,800	25,600
Mean.....dollars..	25,800	26,400	23,800	28,400	28,800	22,000	18,600	20,600	...	18,200	25,200

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	1,545	213	138	581	100	33	74	158	14	139	94
Less than 1.0.....	104	17	4	22	8	1	6	10	-	27	8
1.0 to 1.4.....	375	49	34	131	28	6	23	39	5	32	27
1.5 to 1.9.....	426	65	33	168	25	9	20	43	3	32	29
2.0 to 2.4.....	249	39	38	93	16	7	4	23	-	17	13
2.5 to 2.9.....	135	11	8	63	12	4	8	12	4	7	7
3.0 to 3.4.....	53	4	8	22	1	1	4	6	-	4	3
3.5 to 3.9.....	22	4	4	10	-	-	-	2	-	2	-
4.0 or more.....	75	12	4	25	3	3	7	10	1	6	4
Not reported or not computed.....	106	12	5	47	6	3	4	12	1	12	4
Median.....	1.7	1.7	1.9	1.8	1.7	...	1.6	1.7	...	1.5	1.6
Other properties.....	2,257	357	242	797	366	17	62	94	19	123	180

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	71	6	7	24	5	4	1	15	-	7	1
25 to 34 years.....	752	117	91	265	48	18	38	73	9	55	39
35 to 44 years.....	1,145	152	149	393	144	13	47	78	8	84	77
45 to 54 years.....	1,032	150	83	404	153	5	26	56	10	50	96
55 to 64 years.....	516	93	38	178	77	6	18	21	4	34	48
65 years or over.....	211	42	8	83	27	3	5	5	2	29	7
Not reported.....	76	10	4	33	11	-	2	5	-	4	7
Median.....	44	45	41	45	47	37	41	40	44	43	47

## Race of Principal Owner

White.....	3,424	506	344	1,235	436	40	122	218	32	240	251
Negro.....	156	22	11	60	10	7	9	21	-	7	9
Other.....	137	28	16	51	11	3	1	8	1	10	9
Not reported.....	85	14	9	33	9	-	4	5	-	6	6

## Sex of Principal Owner

Male.....	3,394	510	342	1,220	418	42	120	219	30	229	264
Female.....	385	57	35	149	44	8	17	31	3	31	9
Not reported.....	24	2	3	9	4	-	-	1	-	3	1

Table 5h. Holder of First Mortgage, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
OWNER CHARACTERISTICS--Continued											
Veteran Status											
Veteran.....	2,320	325	265	792	305	27	80	158	15	136	216
Vietnam conflict.....	303	37	44	97	27	8	18	38	1	15	19
Korean conflict.....	480	68	63	157	62	2	19	26	3	32	46
Korean conflict and World War II.....	165	26	19	57	24	1	1	10	1	9	17
World War II.....	1,004	134	94	355	152	6	29	55	5	55	117
World War I.....	33	5	-	16	5	-	-	1	-	5	1
Other service.....	333	54	46	110	34	9	12	28	5	21	15
Nonveteran.....	1,369	231	104	543	148	21	52	85	18	118	50
Not reported.....	113	13	10	43	13	2	5	9	-	8	9
Income											
Less than \$2,000.....	29	5	4	6	4	-	2	1	-	4	1
\$2,000 to \$3,999.....	128	24	3	38	12	4	8	6	-	29	4
\$4,000 to \$5,999.....	189	23	13	71	11	1	8	23	1	22	13
\$6,000 to \$7,999.....	295	46	33	97	24	10	9	28	4	32	11
\$8,000 to \$9,999.....	408	54	53	145	35	9	20	37	6	35	13
\$10,000 to \$12,499.....	707	106	68	242	86	10	36	54	5	41	59
\$12,500 to \$14,999.....	527	85	69	176	52	2	21	38	6	32	45
\$15,000 to \$19,999.....	708	100	84	268	105	7	18	34	5	27	60
\$20,000 to \$24,999.....	315	50	25	136	53	3	4	8	-	12	24
\$25,000 to \$34,999.....	173	29	8	72	37	-	3	6	1	3	15
\$35,000 or more.....	94	14	3	38	21	-	-	2	2	9	5
Not reported.....	230	32	17	90	25	3	8	15	1	17	23
Median.....dollars..	12,600	12,800	12,800	13,100	14,800	9,700	11,200	11,100	...	10,000	13,800
Mean.....dollars..	14,200	14,100	13,300	14,800	16,600	10,500	11,200	11,700	...	12,000	15,400



Table 1i. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	1,679	675	1,005	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	109	57	52
Inside SMSA's.....	...	...	...	5 rooms.....	380	175	205
1,000,000 or more.....	...	...	...	6 rooms.....	643	237	407
250,000 to 999,999.....	...	...	...	7 rooms.....	261	91	170
50,000 to 249,999.....	...	...	...	8 rooms.....	123	41	82
10,000 to 49,999.....	...	...	...	9 rooms or more.....	131	55	75
Less than 10,000 and rural.....	...	...	...	Not reported.....	32	19	13
Outside SMSA's.....	...	...	...	Median.....	6.0	5.9	6.0
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	391	27	364
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	5	1	4
Manner of Acquisition				\$5,000 to \$7,499.....	19	3	16
By purchase.....	1,569	571	998	\$7,500 to \$9,999.....	24	1	23
Placed one new mortgage.....	1,153	364	789	\$10,000 to \$12,499.....	35	3	32
Placed two or more new mortgages.....	70	12	58	\$12,500 to \$14,999.....	37	3	35
Assumed mortgage(s) already on property.....	177	58	120	\$15,000 to \$17,499.....	32	5	27
Assumed mortgage already on property and placed new mortgage.....	27	7	20	\$17,500 to \$19,999.....	58	3	55
All cash.....	114	107	7	\$20,000 to \$24,999.....	67	1	66
Borrowed other than with mortgage.....	27	23	4	\$25,000 to \$29,999.....	43	1	42
Other.....	1	1	-	\$30,000 to \$34,999.....	27	1	26
Not by purchase.....	70	63	7	\$35,000 to \$39,999.....	10	-	10
Inheritance or gift.....	67	62	5	\$40,000 to \$49,999.....	14	1	12
Other.....	3	1	1	\$50,000 or more.....	18	3	15
Not reported.....	40	40	-	Not reported.....	3	-	3
Source of Downpayment				Median.....dollars..	19,300	...	19,500
Purchased 1965 to 1971 (part).....	433	32	401	Other properties.....	1,288	648	641
Sale of previous home.....	84	12	72	Value			
Sale of other real property or other investments.....	9	-	9	Less than \$5,000.....	16	13	3
Savings.....	233	11	222	\$5,000 to \$7,499.....	74	51	23
Borrowing other than mortgage on this property..	20	1	19	\$7,500 to \$9,999.....	86	44	42
Gift.....	5	-	5	\$10,000 to \$12,499.....	145	73	72
Land on which structure was built.....	3	-	3	\$12,500 to \$14,999.....	102	38	64
Other.....	1	-	1	\$15,000 to \$17,499.....	156	64	92
No downpayment required.....	46	-	46	\$17,500 to \$19,999.....	148	55	94
Not reported.....	32	8	24	\$20,000 to \$24,999.....	232	93	138
Other properties.....	1,246	643	604	\$25,000 to \$29,999.....	237	68	169
Land and Building Acquisition				\$30,000 to \$39,999.....	260	79	181
During same 12-month period.....	1,393	543	850	\$40,000 to \$49,999.....	74	33	42
Acquired land previously.....	47	31	16	\$50,000 or more.....	72	20	51
Land not owned by building owner.....	32	12	20	Not reported.....	76	43	33
Not reported.....	207	89	118	Median.....dollars..	21,600	19,000	23,500
Year Property Acquired				Mean.....dollars..	23,600	21,600	24,800
1969 to 1971 (part).....	248	25	223	Purchase Price as Percent of Value			
1967 and 1968.....	165	21	144	Acquired by purchase.....	1,569	571	998
1965 and 1966.....	165	19	146	Purchased 1967 to 1971 (part).....	391	27	364
1960 to 1964.....	291	58	233	Less than 80 percent.....	62	4	58
1955 to 1959.....	276	119	156	80 to 89 percent.....	85	5	79
1950 to 1954.....	206	138	67	90 to 94 percent.....	66	7	59
1949 or earlier.....	326	291	35	95 to 99 percent.....	48	-	48
Not reported.....	3	3	-	100 percent or more.....	123	11	113
Year Built				Not reported.....	7	-	7
1969 and 1970 (part).....	15	-	15	Median.....	93	...	93
1967 and 1968.....	22	3	19	Purchased 1960 to 1966.....	441	63	378
1965 and 1966.....	24	1	23	Less than 60 percent.....	44	12	32
1960 to 1964.....	117	8	109	60 to 79 percent.....	173	23	150
1950 to 1959.....	429	114	316	80 to 89 percent.....	121	16	105
1940 to 1949.....	233	85	148	90 to 99 percent.....	43	7	36
1939 or earlier.....	777	433	345	100 percent or more.....	34	3	31
Not reported.....	62	31	31	Not reported.....	25	3	23
				Median.....	79	76	79
				Purchased 1959 or earlier.....	737	481	256
				Less than 40 percent.....	156	138	17
				40 to 59 percent.....	180	119	61
				60 to 79 percent.....	239	123	116
				80 to 99 percent.....	82	41	40
				100 percent or more.....	29	17	12
				Not reported.....	51	42	9
				Median.....	61	54	68
				Not acquired by purchase.....	111	103	7

Table 1i. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	391	27	364	Acquired before 1970.....	1,545	661	884
Less than 1.0.....	54	8	46	Less than 5 percent.....	60	52	8
1.0 to 1.4.....	107	7	100	5 to 9 percent.....	260	204	56
1.5 to 1.9.....	95	4	91	10 to 14 percent.....	290	82	208
2.0 to 2.4.....	54	3	51	15 to 19 percent.....	231	50	181
2.5 to 2.9.....	22	1	20	20 to 24 percent.....	167	39	128
3.0 to 3.4.....	12	-	12	25 to 29 percent.....	100	18	82
3.5 to 3.9.....	5	1	4	30 to 34 percent.....	52	16	36
4.0 or more.....	24	1	23	35 to 39 percent.....	39	11	28
Not reported or not computed.....	17	1	16	40 to 49 percent.....	43	19	24
Median.....	1.6	...	1.6	50 percent or more.....	70	32	38
Other properties.....	1,288	648	641	Not reported or not computed.....	232	140	93
				Median.....	16	10	18
				Acquired 1970 and 1971 (part).....	134	13	121
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Selected Monthly Housing Costs				Age of Principal Owner			
Acquired before 1970.....	1,545	661	884	Less than 25 years.....	9	1	8
Less than \$50.....	103	103	-	25 to 34 years.....	218	9	208
\$50 to \$59.....	79	79	-	35 to 44 years.....	309	39	270
\$60 to \$69.....	79	76	3	45 to 54 years.....	407	125	283
\$70 to \$79.....	75	70	5	55 to 64 years.....	346	186	160
\$80 to \$89.....	91	76	15	65 years or over.....	368	305	64
\$90 to \$99.....	63	36	27	Not reported.....	21	9	12
\$100 to \$119.....	133	66	67	Median.....	52	63	45
\$120 to \$149.....	171	35	136				
\$150 to \$174.....	133	5	128	Race of Principal Owner			
\$175 to \$199.....	119	8	111	White.....	1,293	567	726
\$200 to \$224.....	117	7	110	Negro.....	313	79	234
\$225 to \$249.....	70	5	65	Other.....	23	4	19
\$250 to \$274.....	46	1	45	Not reported.....	49	24	25
\$275 to \$299.....	32	3	30				
\$300 or more.....	93	3	91	Sex of Principal Owner			
Not reported.....	139	87	52	Male.....	1,314	458	855
Median.....dollars..	133	74	182	Female.....	348	212	136
Acquired 1970 and 1971 (part).....	134	13	121	Not reported.....	17	4	13
Real Estate Tax				Veteran Status			
Acquired before 1970.....	1,545	661	884	Veteran.....	759	223	537
Less than \$100.....	30	22	8	Vietnam conflict.....	50	1	48
\$100 to \$199.....	150	91	58	Korean conflict.....	121	15	106
\$200 to \$299.....	190	88	102	Korean conflict and World War II.....	21	3	19
\$300 to \$349.....	121	58	63	World War II.....	428	153	276
\$350 to \$399.....	123	47	76	World War I.....	47	36	11
\$400 to \$449.....	106	46	61	Other service.....	92	15	77
\$450 to \$499.....	108	47	61	Nonveteran.....	876	429	447
\$500 to \$549.....	84	29	55	Not reported.....	44	23	21
\$550 to \$599.....	94	28	66				
\$600 to \$699.....	158	47	111	Persons in Household			
\$700 to \$799.....	71	17	54	1 person.....	168	124	43
\$800 or more.....	231	74	157	2 persons.....	485	284	201
Not reported.....	78	67	11	3 persons.....	296	91	205
Median.....dollars..	456	390	506	4 persons.....	295	67	228
Acquired 1970 and 1971 (part).....	134	13	121	5 persons.....	166	35	132
				6 persons or more.....	227	47	180
				Not reported.....	42	26	16
				Median.....	3.0	2.1	3.6
Real Estate Tax Per \$1,000 Value				Income			
Acquired before 1970.....	1,545	661	884	Less than \$2,000.....	78	62	16
Less than \$10.....	44	33	11	\$2,000 to \$3,999.....	118	94	24
\$10 to \$14.....	150	82	69	\$4,000 to \$5,999.....	116	65	51
\$15 to \$19.....	300	129	171	\$6,000 to \$7,999.....	170	78	91
\$20 to \$24.....	405	141	264	\$8,000 to \$9,999.....	156	58	98
\$25 to \$29.....	292	97	195	\$10,000 to \$12,499.....	282	78	204
\$30 to \$39.....	128	40	88	\$12,500 to \$14,999.....	172	52	120
\$40 to \$49.....	31	12	19	\$15,000 to \$19,999.....	245	63	181
\$50 to \$59.....	20	8	12	\$20,000 to \$24,999.....	114	24	90
\$60 or more.....	27	15	12	\$25,000 to \$34,999.....	68	21	47
Not reported or not computed.....	147	105	43	\$35,000 or more.....	49	22	27
Median.....dollars..	22	21	23	Not reported.....	113	59	54
Acquired 1970 and 1971 (part).....	134	13	121	Median.....dollars..	11,300	8,300	12,400
				Mean.....dollars..	13,500	11,600	14,800



Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of 1,000,000 or More

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	1,005	945	60	267	263	4	139	136	3	599	546	53
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	945	945	-	263	263	...	136	136	...	546	546	-
2.....	60	-	60	4	-	...	3	-	...	53	-	53
3 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	957	900	57	267	263	...	135	132	...	555	505	50
Contract to purchase.....	48	45	3	-	-	...	4	4	...	44	41	3
Origin of First Mortgage												
Mortgage made at time property acquired.....	754	712	42	241	237	...	108	106	...	405	368	37
Mortgage assumed at time property acquired.....	129	116	14	20	20	...	31	30	...	78	66	12
Mortgage placed later than acquisition of property.....	121	117	4	5	5	...	-	-	...	116	112	4
Refinanced mortgage: Same lender.....	47	46	1	4	4	...	-	-	...	43	42	1
Different lender.....	50	47	3	1	1	...	-	-	...	49	46	3
Mortgage placed on property owned free and clear of debt.....	24	24	-	-	-	...	-	-	...	24	24	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	121	117	4	5	5	...	-	-	...	116	112	4
Renew or extend loan that had fallen due, without increasing outstanding balance.....	9	9	-	-	-	...	-	-	...	9	9	-
Secure better terms.....	24	24	-	3	3	...	-	-	...	21	21	-
Provide funds for additions, improvements, or repairs to this property.....	34	31	3	-	-	...	-	-	...	34	31	3
Provide funds for investment in other real estate.....	5	5	-	-	-	...	-	-	...	5	5	-
Provide funds for other types of investments.....	10	10	-	-	-	...	-	-	...	10	10	-
Provide funds for educational or medical expenses.....	5	4	1	-	-	...	-	-	...	5	4	1
Other reasons.....	13	13	-	-	-	...	-	-	...	13	13	-
Not reported.....	20	20	-	3	3	...	-	-	...	18	18	-
Other properties.....	883	828	56	261	257	...	139	136	...	483	434	49
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	237	216	20	87	87	...	25	24	...	124	105	19
1967 and 1968.....	171	154	16	43	41	...	12	11	...	116	102	14
1965 and 1966.....	149	140	9	41	40	...	11	11	...	97	89	8
1960 to 1964.....	271	260	11	60	59	...	24	24	...	186	177	9
1955 to 1959.....	124	121	3	23	23	...	46	46	...	55	53	3
1950 to 1954.....	42	42	-	9	9	...	18	18	...	15	15	-
1949 or earlier.....	12	12	-	3	3	...	3	3	...	7	7	-
First Mortgage Loan												
Less than \$5,000.....	30	30	-	3	3	...	1	1	...	26	26	-
\$5,000 to \$7,499.....	105	103	3	19	19	...	13	13	...	73	70	3
\$7,500 to \$9,999.....	145	138	7	56	55	...	20	20	...	69	63	5
\$10,000 to \$12,499.....	179	176	3	54	54	...	30	30	...	95	93	3
\$12,500 to \$14,999.....	122	116	5	31	31	...	28	28	...	63	57	5
\$15,000 to \$17,499.....	127	119	8	43	41	...	19	19	...	66	59	7
\$17,500 to \$19,999.....	100	91	8	32	32	...	12	11	...	55	48	7
\$20,000 to \$24,999.....	109	98	11	27	26	...	8	7	...	74	66	8
\$25,000 to \$29,999.....	42	34	8	3	3	...	4	4	...	35	27	8
\$30,000 to \$39,999.....	35	31	4	-	-	...	3	3	...	32	28	4
\$40,000 to \$49,999.....	5	3	3	-	-	...	-	-	...	5	3	3
\$50,000 or more.....	5	5	-	-	-	...	-	-	...	5	5	-
Median.....dollars..	13,300	13,000	18,700	12,600	12,500	...	12,900	12,700	...	13,900	13,400	18,700
Mean.....dollars..	14,700	14,400	20,100	13,400	13,400	...	13,600	13,500	...	15,500	15,100	20,400

Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of 1,000,000 or More

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	201	198	3	26	26	...	38	38	...	138	135	3
\$5,000 to \$7,499.....	152	145	7	46	46	...	20	20	...	86	79	7
\$7,500 to \$9,999.....	121	118	3	41	40	...	19	19	...	60	59	1
\$10,000 to \$12,499.....	104	102	3	31	31	...	20	20	...	54	51	3
\$12,500 to \$14,999.....	119	110	9	41	40	...	11	11	...	67	59	8
\$15,000 to \$17,499.....	90	86	4	40	40	...	11	9	...	39	36	3
\$17,500 to \$19,999.....	86	79	7	24	23	...	9	9	...	53	47	5
\$20,000 to \$24,999.....	69	57	12	16	16	...	5	4	...	47	36	11
\$25,000 to \$29,999.....	34	28	5	1	1	...	4	4	...	28	23	5
\$30,000 to \$39,999.....	19	15	4	-	-	...	1	1	...	18	14	4
\$40,000 to \$49,999.....	5	3	3	-	-	...	-	-	...	5	3	3
\$50,000 or more.....	4	4	-	-	-	...	-	-	...	4	4	-
Median.....dollars..	10,600	10,200	18,000	11,600	11,600	...	9,000	8,800	...	10,700	9,900	18,400
Mean.....dollars..	11,800	11,400	18,500	11,700	11,600	...	10,000	9,800	...	12,300	11,700	18,800

## Total Mortgage Outstanding Debt

Less than \$5,000.....	201	198	3	26	26	...	38	38	...	138	135	3
\$5,000 to \$7,499.....	148	145	3	46	46	...	20	20	...	82	79	3
\$7,500 to \$9,999.....	119	118	1	40	40	...	19	19	...	60	59	1
\$10,000 to \$12,499.....	106	102	4	31	31	...	20	20	...	55	51	4
\$12,500 to \$14,999.....	114	110	4	41	40	...	11	11	...	62	59	3
\$15,000 to \$17,499.....	94	86	8	41	40	...	9	9	...	43	36	7
\$17,500 to \$19,999.....	86	79	7	24	23	...	11	9	...	51	47	4
\$20,000 to \$24,999.....	62	57	5	16	16	...	4	4	...	42	36	5
\$25,000 to \$29,999.....	41	28	12	1	1	...	5	4	...	34	23	11
\$30,000 to \$39,999.....	22	15	7	-	-	...	1	1	...	20	14	7
\$40,000 to \$49,999.....	7	3	4	-	-	...	-	-	...	7	3	4
\$50,000 or more.....	5	4	1	-	-	...	-	-	...	5	4	1
Median.....dollars..	10,800	10,200	20,000	11,700	11,600	...	9,000	8,800	...	10,800	9,900	21,900
Mean.....dollars..	12,100	11,400	22,400	11,700	11,600	...	10,100	9,800	...	12,700	11,700	22,800

## Interest Rate on First Mortgage

Less than 5.0 percent.....	105	105	-	21	21	...	67	67	...	16	16	-
5.0 percent.....	35	34	1	5	5	...	3	3	...	27	26	1
5.1 to 5.9 percent.....	301	291	9	116	114	...	38	36	...	147	141	5
6.0 percent.....	182	172	9	23	23	...	9	9	...	150	140	9
6.1 to 6.4 percent.....	34	31	3	3	3	...	-	-	...	31	28	3
6.5 to 6.9 percent.....	106	92	14	20	19	...	4	3	...	82	71	11
7.0 percent.....	38	36	1	5	5	...	-	-	...	32	31	1
7.1 to 7.4 percent.....	30	23	7	1	1	...	-	-	...	28	22	7
7.5 to 7.9 percent.....	97	89	8	42	42	...	13	13	...	42	34	8
8.0 percent.....	16	16	-	5	5	...	-	-	...	11	11	-
8.1 to 8.4 percent.....	4	4	-	-	-	...	-	-	...	4	4	-
8.5 to 8.9 percent.....	43	40	3	24	24	...	4	4	...	15	12	3
9.0 percent.....	5	3	3	-	-	...	-	-	...	5	3	3
9.1 to 9.9 percent.....	4	3	1	-	-	...	-	-	...	4	3	1
10.0 percent or more.....	5	5	-	-	-	...	-	-	...	5	5	-
Median.....	6.0	6.0	6.8	5.9	5.9	...	5.0	5.0	...	6.0	6.0	6.9

## Term of First Mortgage

Less than 8 years.....	17	17	-	-	-	...	-	-	...	17	17	-
8 to 12 years.....	46	44	1	-	-	...	-	-	...	46	44	1
13 to 17 years.....	72	68	4	4	4	...	1	1	...	66	62	4
18 to 22 years.....	211	207	4	36	36	...	22	22	...	153	149	4
23 to 27 years.....	331	313	18	95	94	...	36	36	...	199	183	16
28 to 32 years.....	302	271	31	127	124	...	79	77	...	96	70	26
33 to 37 years.....	4	3	1	1	1	...	-	-	...	3	1	1
38 years or more.....	5	5	-	3	3	...	-	-	...	3	3	-
No stated term.....	16	16	-	-	-	...	-	-	...	16	16	-
Median.....	25.2	25.0	28.4	27.8	27.8	...	28.6	28.5	...	23.2	22.7	28.1

## Holder of First Mortgage

Commercial bank or trust company.....	75	75	-	32	32	...	9	9	...	33	33	-
Mutual savings bank.....	163	159	4	46	45	...	52	52	...	65	63	3
Savings and loan association.....	432	389	43	59	59	...	36	35	...	337	295	42
Life insurance company.....	102	95	7	32	31	...	20	19	...	50	46	4
Mortgage company.....	20	20	-	15	15	...	-	-	...	5	5	-
Federal agency.....	24	24	-	16	16	...	1	1	...	7	7	-
Federal National Mortgage Association.....	71	71	-	54	54	...	17	17	...	-	-	-
Real estate or construction company.....	1	1	-	-	-	...	-	-	...	1	1	-
Individual or individual's estate.....	73	69	4	-	-	...	-	-	...	73	69	4
Other.....	43	42	1	13	12	...	3	3	...	27	27	-



Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	713	663	50	113	112	...	69	68	...	531	483	47
Agent.....	292	282	9	154	151	...	70	68	...	68	63	5

## Holder's Acquisition of First Mortgage

Originated by holder.....	687	638	49	111	111	...	55	54	...	520	473	47
Purchased from present servicer.....	210	202	8	104	101	...	58	56	...	48	44	4
Purchased from someone else.....	98	96	3	47	46	...	24	24	...	27	25	1
Not reported.....	9	9	-	4	4	...	1	1	...	4	4	-

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	882	826	56	261	257	...	139	136	...	482	433	49
Less than 40 percent.....	28	26	3	4	4	...	-	-	...	24	22	3
40 to 49 percent.....	28	26	3	1	1	...	1	1	...	26	23	3
50 to 59 percent.....	50	49	1	1	1	...	4	4	...	45	43	1
60 to 69 percent.....	90	88	3	5	5	...	9	9	...	75	73	3
70 to 79 percent.....	146	133	12	15	15	...	9	9	...	121	109	12
80 to 89 percent.....	196	170	26	43	42	...	35	34	...	118	95	23
90 to 94 percent.....	93	91	1	56	55	...	16	16	...	20	20	-
95 to 99 percent.....	123	122	1	90	88	...	19	19	...	15	15	-
100 percent or more.....	117	111	5	42	42	...	44	43	...	31	27	4
Not reported.....	11	11	-	4	4	...	-	-	...	7	7	-
Median.....	84	85	82	95	95	...	93	93	...	75	74	81
Other properties.....	123	119	4	5	5	...	-	-	...	117	113	4

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	882	826	56	261	257	...	139	136	...	482	433	49
Less than 40 percent.....	26	26	-	4	4	...	-	-	...	22	22	-
40 to 49 percent.....	27	26	1	1	1	...	1	1	...	24	23	1
50 to 59 percent.....	49	49	-	1	1	...	4	4	...	43	43	-
60 to 69 percent.....	88	88	-	5	5	...	9	9	...	73	73	-
70 to 79 percent.....	135	133	1	15	15	...	9	9	...	110	109	1
80 to 89 percent.....	181	170	11	42	42	...	34	34	...	106	95	11
90 to 94 percent.....	109	91	18	55	55	...	16	16	...	38	20	18
95 to 99 percent.....	129	122	7	90	88	...	20	19	...	19	15	4
100 percent or more.....	129	111	18	44	42	...	44	43	...	40	27	14
Not reported.....	11	11	-	4	4	...	-	-	...	7	7	-
Median.....	86	85	94	95	95	...	93	93	...	76	74	93
Other properties.....	123	119	4	5	5	...	-	-	...	117	113	4

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	136	135	1	13	13	...	24	24	...	99	97	1
20 to 29 percent.....	85	84	1	8	8	...	19	19	...	58	57	1
30 to 39 percent.....	106	104	3	9	9	...	18	18	...	79	77	3
40 to 49 percent.....	121	119	1	27	27	...	11	11	...	83	82	1
50 to 59 percent.....	138	136	3	36	35	...	15	15	...	87	86	1
60 to 69 percent.....	121	108	13	35	35	...	15	15	...	71	58	13
70 to 79 percent.....	105	90	15	36	36	...	9	8	...	59	46	14
80 to 89 percent.....	75	65	11	43	42	...	12	12	...	20	11	9
90 to 99 percent.....	64	60	4	44	44	...	9	9	...	11	7	4
100 percent or more.....	19	13	5	4	3	...	5	4	...	9	7	3
Not reported.....	33	32	1	11	11	...	1	1	...	21	20	1
Median.....	52	51	74	69	69	...	47	46	...	46	43	73

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	1,005	945	60	267	263	...	139	136	...	599	546	53
Interest and principal.....	999	940	60	267	263	...	139	136	...	594	541	53
Fully amortized.....	973	914	60	267	263	...	137	135	...	569	516	53
Partially amortized.....	26	26	-	-	-	...	1	1	...	24	24	-
Principal only.....	1	1	-	-	-	...	-	-	...	1	1	-
Fully amortized.....	1	1	-	-	-	...	-	-	...	1	1	-
Partially amortized.....	-	-	-	-	-	...	-	-	...	-	-	-
Interest only.....	4	4	-	-	-	...	-	-	...	4	4	-
No regular payment required.....	-	-	-	-	-	...	-	-	...	-	-	-

Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	999	940	60	267	263	...	139	136	...	594	541	53
Real estate taxes and property insurance.....	625	598	27	267	263	...	120	117	...	239	219	20
With no other items.....	296	275	22	3	3	...	91	89	...	202	184	19
With other items.....	329	323	5	264	260	...	28	28	...	36	35	1
Real estate taxes only.....	139	132	7	-	-	...	18	18	...	122	115	7
Property insurance only.....	3	3	-	-	-	...	-	-	...	3	3	-
Other combinations or no other items.....	232	206	26	-	-	...	1	1	...	230	205	26
No regular payments of interest and principal...	5	5	-	-	-	...	-	-	...	5	5	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	1,005	945	60	267	263	...	139	136	...	599	546	53
Less than \$50.....	107	107	-	26	26	...	24	24	...	57	57	-
\$50 to \$59.....	97	94	3	44	43	...	13	13	...	39	38	1
\$60 to \$69.....	95	91	4	28	28	...	27	27	...	40	36	4
\$70 to \$79.....	112	106	5	31	31	...	20	20	...	61	55	5
\$80 to \$89.....	96	95	1	29	29	...	8	8	...	59	57	1
\$90 to \$99.....	86	82	4	33	32	...	11	11	...	41	39	3
\$100 to \$119.....	135	129	7	35	35	...	15	13	...	86	80	5
\$120 to \$149.....	127	120	7	26	24	...	11	11	...	90	85	5
\$150 to \$174.....	55	42	14	11	11	...	3	1	...	42	30	12
\$175 to \$199.....	40	34	7	3	3	...	5	5	...	32	26	7
\$200 to \$249.....	32	31	1	1	1	...	1	1	...	30	28	1
\$250 to \$299.....	15	8	7	-	-	...	-	-	...	15	8	7
\$300 or more.....	7	7	-	-	-	...	-	-	...	7	7	-
Median.....dollars..	89	87	144	81	81	...	72	71	...	100	97	151
Mean.....dollars..	102	99	143	86	86	...	82	81	...	113	110	147
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	1,005	945	60	267	263	...	139	136	...	599	546	53
Less than \$70.....	296	294	1	97	97	...	65	65	...	133	132	1
\$70 to \$79.....	106	106	-	31	31	...	20	20	...	55	55	-
\$80 to \$89.....	95	95	-	29	29	...	8	8	...	57	57	-
\$90 to \$99.....	83	82	1	32	32	...	11	11	...	40	39	1
\$100 to \$119.....	133	129	4	36	35	...	13	13	...	83	80	3
\$120 to \$149.....	131	120	11	26	24	...	12	11	...	93	85	8
\$150 to \$174.....	51	42	10	12	11	...	1	1	...	38	30	8
\$175 to \$199.....	40	32	8	3	3	...	5	5	...	32	24	8
\$200 to \$249.....	42	31	11	1	1	...	3	1	...	38	28	10
\$250 to \$299.....	12	8	4	-	-	...	-	-	...	12	8	4
\$300 or more.....	16	7	9	-	-	...	-	-	...	16	7	9
Median.....dollars..	90	87	183	81	81	...	72	71	...	103	97	189
Mean.....dollars..	105	99	202	87	86	...	83	81	...	118	110	208
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	942	888	54	248	244	...	133	131	...	560	513	47
Delinquent (30 days or more).....	58	52	5	19	19	...	5	5	...	34	28	5
1 to 3 payments.....	48	43	5	16	16	...	5	5	...	27	21	5
4 or more payments.....	9	9	-	3	3	...	-	-	...	7	7	-
Foreclosure in process.....	1	1	-	1	1	...	-	-	...	-	-	-
Foreclosure not in process.....	8	8	-	1	1	...	-	-	...	7	7	-
Not reported.....	5	5	-	-	-	...	-	-	...	5	5	-
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-



Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	884	838	46	229	225	...	125	123	...	529	490	39
Less than \$50.....	-	-	-	-	-	...	-	-	...	-	-	-
\$50 to \$59.....	-	-	-	-	-	...	-	-	...	-	-	-
\$60 to \$69.....	3	3	-	-	-	...	-	-	...	3	3	-
\$70 to \$79.....	5	5	-	-	-	...	-	-	...	5	5	-
\$80 to \$89.....	15	15	-	3	3	...	7	7	...	5	5	-
\$90 to \$99.....	27	26	1	9	9	...	3	3	...	15	14	1
\$100 to \$119.....	67	67	-	20	20	...	12	12	...	35	35	-
\$120 to \$149.....	136	133	3	46	46	...	30	30	...	61	58	3
\$150 to \$174.....	128	128	-	55	55	...	20	20	...	52	52	-
\$175 to \$199.....	111	103	8	28	27	...	22	20	...	62	56	5
\$200 to \$224.....	110	107	3	24	23	...	12	12	...	74	72	1
\$225 to \$249.....	65	61	4	12	12	...	5	5	...	47	43	4
\$250 to \$274.....	45	43	1	5	5	...	8	8	...	31	30	1
\$275 to \$299.....	30	27	3	5	5	...	1	1	...	23	20	3
\$300 or more.....	91	69	22	1	1	...	3	1	...	87	66	20
Not reported.....	52	51	1	20	19	...	3	3	...	29	29	-
Median.....dollars..	182	179	294	162	161	...	162	160	...	203	200	289

Acquired 1970 and 1971 (part).....

## Real Estate Tax

Acquired before 1970.....	884	838	46	229	225	...	125	123	...	529	490	39
Less than \$100.....	8	7	1	-	-	...	1	1	...	7	5	1
\$100 to \$199.....	58	55	3	23	22	...	12	12	...	23	22	1
\$200 to \$299.....	102	99	3	38	38	...	17	17	...	47	44	3
\$300 to \$349.....	63	63	-	30	30	...	12	12	...	22	22	-
\$350 to \$399.....	76	72	4	32	32	...	8	8	...	36	32	4
\$400 to \$449.....	61	61	-	24	24	...	12	12	...	24	24	-
\$450 to \$499.....	61	57	4	19	19	...	4	4	...	39	35	4
\$500 to \$549.....	55	54	1	15	13	...	11	11	...	30	30	-
\$550 to \$599.....	66	62	4	16	15	...	7	7	...	43	40	3
\$600 to \$699.....	111	106	5	19	19	...	18	16	...	75	71	4
\$700 to \$799.....	54	52	1	8	8	...	8	8	...	38	36	1
\$800 or more.....	157	138	19	7	7	...	15	14	...	135	118	18
Not reported.....	11	11	-	-	-	...	-	-	...	11	11	-
Median.....dollars..	506	498	650	388	387	...	447	441	...	587	581	684
Acquired 1970 and 1971 (part).....	121	107	14	38	38	...	13	13	...	70	56	14

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	1,005	945	60	267	263	...	139	136	...	599	546	53
Less than 5 percent.....	97	93	4	25	25	...	23	23	...	48	44	4
5 to 9 percent.....	400	387	14	118	118	...	59	59	...	223	210	14
10 to 14 percent.....	265	244	20	68	67	...	35	34	...	161	144	18
15 to 19 percent.....	103	92	11	22	20	...	11	11	...	70	61	9
20 to 24 percent.....	32	28	4	8	8	...	3	3	...	22	18	4
25 to 29 percent.....	19	19	-	1	1	...	1	1	...	16	16	-
30 to 34 percent.....	11	9	1	4	4	...	-	-	...	7	5	1
35 to 39 percent.....	5	5	-	1	1	...	-	-	...	4	4	-
40 to 49 percent.....	7	5	1	1	1	...	-	-	...	5	4	1
50 percent or more.....	12	12	-	1	1	...	1	1	...	9	9	-
Not reported or not computed.....	54	50	4	16	15	...	5	4	...	32	31	1
Median.....	9	9	12	9	9	...	8	8	...	10	10	12
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	884	838	46	229	225	...	125	123	...	529	490	39
Less than \$10.....	11	11	-	1	1	...	4	4	...	5	5	-
\$10 to \$14.....	69	63	5	16	15	...	11	11	...	42	38	4
\$15 to \$19.....	171	165	5	44	43	...	24	24	...	102	98	4
\$20 to \$24.....	264	252	12	75	75	...	32	32	...	157	144	12
\$25 to \$29.....	195	179	16	47	46	...	30	27	...	118	106	12
\$30 to \$39.....	88	84	4	28	28	...	13	13	...	47	43	4
\$40 to \$49.....	19	19	-	1	1	...	5	5	...	12	12	-
\$50 to \$59.....	12	11	1	4	4	...	4	4	...	4	3	1
\$60 or more.....	12	12	-	1	1	...	-	-	...	11	11	-
Not reported or not computed.....	43	41	1	11	11	...	1	1	...	31	29	1
Median.....dollars..	23	23	24	23	23	...	23	23	...	23	23	24
Acquired 1970 and 1971 (part).....	121	107	14	38	38	...	13	13	...	70	56	14

Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	884	838	46	229	225	...	125	123	...	529	490	39
Less than 1.0 percent.....	15	14	1	4	4	...	3	3	...	8	7	1
1.0 to 1.9 percent.....	78	77	1	31	31	...	20	20	...	27	26	1
2.0 to 2.9 percent.....	164	157	7	59	58	...	24	24	...	81	75	5
3.0 to 3.9 percent.....	161	154	7	39	39	...	27	27	...	95	89	7
4.0 to 4.9 percent.....	126	118	8	35	35	...	9	9	...	82	74	8
5.0 to 7.4 percent.....	158	147	11	28	27	...	22	20	...	108	100	8
7.5 to 9.9 percent.....	65	62	3	11	11	...	8	8	...	46	43	3
10.0 percent or more.....	60	54	5	7	7	...	7	7	...	46	41	5
Not reported or not computed.....	58	55	3	16	15	...	5	4	...	36	36	-
Median.....	3.9	3.9	4.6	3.3	3.3	...	3.4	3.4	...	4.4	4.4	4.5
Acquired 1970 and 1971 (part).....	121	107	14	38	38	...	13	13	...	70	56	14

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	884	838	46	229	225	...	125	123	...	529	490	39
Less than 5 percent.....	8	8	-	3	3	...	-	-	...	5	5	-
5 to 9 percent.....	56	56	-	19	19	...	14	14	...	24	24	-
10 to 14 percent.....	208	203	5	59	59	...	32	32	...	117	112	5
15 to 19 percent.....	181	173	8	52	52	...	26	26	...	104	95	8
20 to 24 percent.....	128	118	9	27	27	...	20	20	...	81	71	9
25 to 29 percent.....	82	77	5	17	17	...	14	12	...	51	47	4
30 to 34 percent.....	36	33	3	5	5	...	3	3	...	28	25	3
35 to 39 percent.....	28	23	5	9	7	...	3	3	...	16	14	3
40 to 49 percent.....	24	24	-	3	3	...	4	4	...	18	18	-
50 percent or more.....	38	31	7	5	5	...	1	1	...	31	24	7
Not reported or not computed.....	93	90	3	30	28	...	9	8	...	54	54	-
Median.....	18	18	24	16	16	...	17	17	...	19	19	23
Acquired 1970 and 1971 (part).....	121	107	14	38	38	...	13	13	...	70	56	14

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

By purchase.....	998	938	60	267	263	...	139	136	...	592	540	53
Placed one new mortgage.....	789	777	12	244	241	...	108	106	...	437	429	8
Placed two or more new mortgages.....	58	26	32	1	-	...	-	-	...	57	26	31
Assumed mortgage(s) already on property.....	120	116	4	20	20	...	28	28	...	71	67	4
Assumed mortgage already on property and placed new mortgage.....	20	9	11	1	1	...	3	1	...	16	7	9
All cash.....	7	7	-	-	-	...	-	-	...	7	7	-
Borrowed other than with mortgage.....	4	4	-	-	-	...	-	-	...	4	4	-
Other.....	-	-	-	-	-	...	-	-	...	-	-	-
Not by purchase.....	7	7	-	-	-	...	-	-	...	7	7	-
Inheritance or gift.....	5	5	-	-	-	...	-	-	...	5	5	-
Other.....	1	1	-	-	-	...	-	-	...	1	1	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-



Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	432	390	42	151	149	...	44	42	...	236	200	37
Sale of previous home.....	72	65	7	9	9	...	-	-	...	63	56	7
Sale of other real property or other investments.....	9	7	3	3	3	...	-	-	...	7	4	3
Savings.....	236	215	22	99	98	...	21	20	...	116	97	19
Borrowing other than mortgage on this property.....	24	21	3	5	5	...	4	4	...	15	12	3
Gift.....	7	7	-	1	1	...	-	-	...	5	5	-
Land on which structure was built.....	3	3	-	-	-	...	-	-	...	3	3	-
Other.....	1	1	-	-	-	...	-	-	...	1	1	-
No downpayment required.....	52	48	4	27	25	...	12	12	...	13	11	3
Not reported.....	27	23	4	7	7	...	7	5	...	13	11	3
Other properties.....	573	555	18	116	114	...	95	94	...	363	346	16

## Land and Building Acquisition

During same 12-month period.....	850	791	58	216	213	...	121	118	...	513	460	53
Acquired land previously.....	16	16	-	1	1	...	-	-	...	15	15	-
Land not owned by building owner.....	20	20	-	9	9	...	4	4	...	7	7	-
Not reported.....	118	117	1	40	39	...	14	14	...	65	65	-

## Year Property Acquired

1969 to 1971 (part).....	223	203	20	85	85	...	25	24	...	113	94	19
1967 and 1968.....	144	129	15	44	43	...	13	12	...	86	74	12
1965 and 1966.....	146	137	9	41	40	...	10	10	...	95	87	8
1960 to 1964.....	233	225	8	58	56	...	24	24	...	151	144	7
1955 to 1959.....	156	150	7	26	26	...	43	43	...	88	81	7
1950 to 1954.....	67	67	-	11	11	...	23	23	...	34	34	-
1949 or earlier.....	35	35	-	3	3	...	-	-	...	32	32	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

## Year Built

1969 and 1970 (part).....	15	15	-	4	4	...	4	4	...	7	7	-
1967 and 1968.....	19	15	4	4	4	...	1	1	...	14	9	4
1965 to 1966.....	23	17	5	1	1	...	-	-	...	22	16	5
1960 to 1964.....	109	101	8	16	16	...	9	9	...	84	76	8
1950 to 1959.....	316	301	15	74	74	...	62	59	...	180	168	12
1940 to 1949.....	148	136	12	47	44	...	26	26	...	75	66	9
1939 or earlier.....	345	330	15	110	109	...	31	31	...	203	190	14
Not reported.....	31	31	-	11	11	...	5	5	...	15	15	-

## Rooms

4 rooms or less.....	52	50	3	12	12	...	9	9	...	31	28	3
5 rooms.....	205	191	14	63	61	...	28	27	...	114	103	11
6 rooms.....	407	382	24	126	126	...	62	61	...	218	195	23
7 rooms.....	170	158	12	31	28	...	24	24	...	115	105	9
8 rooms.....	82	78	4	19	19	...	11	11	...	53	49	4
9 rooms or more.....	75	73	3	13	13	...	1	1	...	61	58	3
Not reported.....	13	13	-	3	3	...	3	3	...	8	8	-
Median.....	6.0	6.0	6.0	5.9	5.9	...	5.9	5.9	...	6.1	6.1	6.0

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	364	329	35	129	127	...	39	36	...	196	165	31
Less than \$5,000.....	4	4	-	1	1	...	-	-	...	3	3	-
\$5,000 to \$7,499.....	16	16	-	7	7	...	-	-	...	9	9	-
\$7,500 to \$9,999.....	23	22	1	13	12	...	3	3	...	7	7	-
\$10,000 to \$12,499.....	32	32	-	20	20	...	4	4	...	8	8	-
\$12,500 to \$14,999.....	35	35	-	16	16	...	7	7	...	12	12	-
\$15,000 to \$17,499.....	27	25	1	15	15	...	3	3	...	9	8	1
\$17,500 to \$19,999.....	55	52	3	24	24	...	9	9	...	22	19	3
\$20,000 to \$24,999.....	66	58	8	23	23	...	8	5	...	35	30	5
\$25,000 to \$29,999.....	42	35	7	4	4	...	4	4	...	34	27	7
\$30,000 to \$34,999.....	26	19	7	3	3	...	1	1	...	21	15	7
\$35,000 to \$39,999.....	10	7	3	-	-	...	-	-	...	10	7	3
\$40,000 to \$49,999.....	12	8	4	-	-	...	-	-	...	12	8	4
\$50,000 or more.....	15	13	1	1	1	...	-	-	...	14	12	1
Not reported.....	3	3	-	1	1	...	-	-	...	1	1	-
Median.....dollars..	19,500	18,900	28,000	16,000	16,100	...	18,400	18,000	...	24,000	22,800	...
Other properties.....	641	616	24	138	135	...	100	100	...	403	381	22

Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	3	3	-	-	-	...	1	1	...	1	1	-
\$5,000 to \$7,499.....	23	23	-	10	10	...	3	3	...	11	11	-
\$7,500 to \$9,999.....	42	42	-	12	12	...	7	7	...	23	23	-
\$10,000 to \$12,499.....	72	72	-	28	28	...	16	16	...	28	28	-
\$12,500 to \$14,999.....	64	63	1	36	35	...	9	9	...	19	19	-
\$15,000 to \$17,499.....	92	90	3	37	37	...	12	12	...	43	40	3
\$17,500 to \$19,999.....	94	85	8	39	39	...	9	9	...	46	37	8
\$20,000 to \$24,999.....	138	131	7	44	43	...	24	23	...	70	66	4
\$25,000 to \$29,999.....	169	155	14	32	32	...	35	34	...	101	89	12
\$30,000 to \$39,999.....	181	165	16	16	15	...	15	15	...	150	135	15
\$40,000 to \$49,999.....	42	39	3	-	-	...	4	4	...	38	35	3
\$50,000 or more.....	51	45	7	1	1	...	1	1	...	49	42	7
Not reported.....	33	32	1	11	11	...	1	1	...	21	20	1
Median.....dollars..	23,500	23,000	28,800	17,800	17,800	...	22,300	22,100	...	27,400	27,100	29,500
Mean.....dollars..	24,800	24,400	31,400	18,200	18,200	...	21,200	21,100	...	28,600	28,300	32,400

## Purchase Price as Percent of Value

Acquired by purchase.....	998	938	60	267	262	...	139	136	...	592	539	53
Purchased 1967 to 1971 (part).....	364	329	35	129	127	...	39	36	...	196	165	31
Less than 80 percent.....	58	54	4	16	15	...	7	7	...	35	32	3
80 to 89 percent.....	79	67	12	22	22	...	5	4	...	53	42	11
90 to 94 percent.....	59	54	5	23	23	...	5	4	...	31	27	4
95 to 99 percent.....	48	43	5	16	16	...	8	8	...	24	19	5
100 percent or more.....	113	105	8	50	50	...	13	13	...	50	42	8
Not reported.....	7	7	-	3	3	...	-	-	...	4	4	-
Median.....	93	93	91	95	96	...	96	97	...	91	91	...
Purchased 1960 to 1966.....	378	360	18	99	96	...	34	34	...	245	230	15
Less than 60 percent.....	32	32	-	5	5	...	3	3	...	24	24	-
60 to 79 percent.....	150	142	8	53	52	...	14	14	...	83	77	7
80 to 89 percent.....	105	101	4	20	20	...	9	9	...	75	71	4
90 to 99 percent.....	36	35	1	4	4	...	5	5	...	27	26	1
100 percent or more.....	31	28	3	9	8	...	1	1	...	20	19	1
Not reported.....	23	21	1	7	7	...	1	1	...	15	13	1
Median.....	79	79	...	75	75	...	...	...	...	80	81	...
Purchased 1959 or earlier.....	256	249	7	39	39	...	66	66	...	151	144	7
Less than 40 percent.....	17	17	-	-	-	...	3	3	...	15	15	-
40 to 59 percent.....	61	60	1	5	5	...	19	19	...	37	35	1
60 to 79 percent.....	116	112	4	20	20	...	26	26	...	70	66	4
80 to 99 percent.....	40	39	1	11	11	...	15	15	...	15	13	1
100 percent or more.....	12	12	-	1	1	...	4	4	...	7	7	-
Not reported.....	9	9	-	1	1	...	-	-	...	8	8	-
Median.....	67	67	...	73	73	...	68	68	...	65	65	...
Not acquired by purchase.....	7	7	-	-	-	...	-	-	...	7	7	-

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	364	329	35	129	127	...	39	36	...	196	165	31
Less than 1.0.....	46	43	3	20	20	...	-	-	...	26	23	3
1.0 to 1.4.....	100	92	8	44	44	...	12	12	...	44	36	8
1.5 to 1.9.....	91	78	14	31	30	...	12	11	...	48	38	11
2.0 to 2.4.....	51	49	3	9	9	...	9	9	...	32	30	3
2.5 to 2.9.....	20	19	1	5	5	...	1	1	...	13	12	1
3.0 to 3.4.....	12	9	3	1	1	...	1	1	...	10	7	3
3.5 to 3.9.....	4	4	-	-	-	...	-	-	...	4	4	-
4.0 or more.....	23	21	1	9	9	...	1	1	...	12	11	1
Not reported or not computed.....	16	13	3	8	8	...	1	-	...	7	5	1
Median.....	1.6	1.6	...	1.4	1.4	...	1.7	1.7	...	1.7	1.7	...
Other properties.....	641	616	24	138	135	...	100	100	...	403	381	22

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	8	8	-	1	1	...	-	-	...	7	7	-
25 to 34 years.....	208	189	19	82	80	...	27	26	...	100	83	16
35 to 44 years.....	270	249	22	78	75	...	28	27	...	164	146	18
45 to 54 years.....	283	268	15	56	56	...	58	58	...	168	153	15
55 to 64 years.....	160	156	4	31	31	...	19	19	...	110	106	4
65 years or over.....	64	64	-	14	14	...	7	7	...	43	43	-
Not reported.....	12	12	-	5	5	...	-	-	...	7	7	-
Median.....	45	46	40	41	41	...	47	48	...	47	47	41



Table 2i. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 1,000,000 or More

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

White.....	726	679	47
Negro.....	234	226	8
Other.....	19	18	1
Not reported.....	25	23	3

## Sex of Principal Owner

Male.....	855	801	54
Female.....	136	131	5
Not reported.....	13	13	-

## Veteran Status

Veteran.....	537	511	26
Vietnam conflict.....	48	46	3
Korean conflict.....	106	99	7
Korean conflict and World War II.....	19	15	4
World War II.....	276	266	9
World War I.....	11	11	-
Other service.....	77	74	3
Nonveteran.....	447	413	34
Not reported.....	21	21	-

## Persons in Household

1 person.....	43	40	3
2 persons.....	201	192	10
3 persons.....	205	194	11
4 persons.....	228	214	14
5 persons.....	132	125	7
6 persons or more.....	180	164	16
Not reported.....	16	16	-
Median.....	3.6	3.6	3.9

## Income

Less than \$2,000.....	16	16	-
\$2,000 to \$3,999.....	24	22	3
\$4,000 to \$5,999.....	51	51	-
\$6,000 to \$7,999.....	91	86	5
\$8,000 to \$9,999.....	98	94	4
\$10,000 to \$12,499.....	204	197	7
\$12,500 to \$14,999.....	120	112	8
\$15,000 to \$19,999.....	181	170	11
\$20,000 to \$24,999.....	90	81	9
\$25,000 to \$34,999.....	47	42	5
\$35,000 or more.....	27	24	3
Not reported.....	54	50	4
Median.....dollars..	12,400	12,300	15,300
Mean.....dollars..	14,800	14,600	17,700

All mortgaged properties	Properties with government-insured first mortgage						Properties with conventional first mortgage		
	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
White.....	726	679	47	134	133	...	100	98	...
Negro.....	234	226	8	112	111	...	38	38	...
Other.....	19	18	1	8	8	...	1	-	...
Not reported.....	25	23	3	12	11	...	-	-	...
Male.....	855	801	54	221	217	...	127	124	...
Female.....	136	131	5	40	40	...	9	9	...
Not reported.....	13	13	-	5	5	...	3	3	...
Veteran.....	537	511	26	119	118	...	110	109	...
Vietnam conflict.....	48	46	3	21	20	...	15	15	...
Korean conflict.....	106	99	7	21	21	...	28	27	...
Korean conflict and World War II.....	19	15	4	-	-	...	3	3	...
World War II.....	276	266	9	55	55	...	57	57	...
World War I.....	11	11	-	4	4	...	-	-	...
Other service.....	77	74	3	17	17	...	8	8	...
Nonveteran.....	447	413	34	137	134	...	26	24	...
Not reported.....	21	21	-	11	11	...	3	3	...
1 person.....	43	40	3	9	9	...	4	4	...
2 persons.....	201	192	10	46	46	...	23	23	...
3 persons.....	205	194	11	48	47	...	36	36	...
4 persons.....	228	214	14	57	57	...	35	35	...
5 persons.....	132	125	7	33	33	...	26	23	...
6 persons or more.....	180	164	16	67	64	...	15	15	...
Not reported.....	16	16	-	5	5	...	-	-	...
Median.....	3.6	3.6	3.9	3.9	3.9	...	3.6	3.6	...
Less than \$2,000.....	16	16	-	3	3	...	1	1	...
\$2,000 to \$3,999.....	24	22	3	4	4	...	-	-	...
\$4,000 to \$5,999.....	51	51	-	20	20	...	1	1	...
\$6,000 to \$7,999.....	91	86	5	28	25	...	19	19	...
\$8,000 to \$9,999.....	98	94	4	27	27	...	24	24	...
\$10,000 to \$12,499.....	204	197	7	56	56	...	27	27	...
\$12,500 to \$14,999.....	120	112	8	38	38	...	19	19	...
\$15,000 to \$19,999.....	181	170	11	45	45	...	24	23	...
\$20,000 to \$24,999.....	90	81	9	16	16	...	11	11	...
\$25,000 to \$34,999.....	47	42	5	11	11	...	7	7	...
\$35,000 or more.....	27	24	3	3	3	...	-	-	...
Not reported.....	54	50	4	16	15	...	5	4	...
Median.....dollars..	12,400	12,300	15,300	11,900	12,000	...	11,900	11,900	...
Mean.....dollars..	14,800	14,600	17,700	13,200	13,200	...	13,100	13,100	...

Table 4i. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 1,000,000 or More	Total first and junior mortgage debt on--				Inside SMSA's, Places of 1,000,000 or More	Total first and junior mortgage debt on--			
	Total proper- ties	Properties with--				Total proper- ties	Properties with--		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Total mortgage debt on 1-housing-unit properties.....	12,127	3,122	1,401	7,604	MORTGAGE PAYMENTS AND OTHER EXPENSES-- Continued				
Average total mortgage debt....	12,100	11,700	10,100	12,700					
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....				
Less than \$5,000.....	58	10	2	46	Less than 5 percent.....	12,127	3,122	1,401	7,604
\$5,000 to \$7,499.....	382	93	44	244	5 to 9 percent.....	488	175	86	227
\$7,500 to \$9,999.....	777	354	88	336	10 to 14 percent.....	3,848	1,209	470	2,168
\$10,000 to \$12,499.....	1,345	483	187	675	15 to 19 percent.....	4,050	992	435	2,622
\$12,500 to \$14,999.....	1,255	369	264	622	20 to 24 percent.....	1,451	256	240	954
\$15,000 to \$17,499.....	1,673	630	246	798	25 to 29 percent.....	757	163	45	549
\$17,500 to \$19,999.....	1,603	574	191	839	30 to 34 percent.....	302	33	26	243
\$20,000 to \$24,999.....	2,118	542	155	1,421	35 to 39 percent.....	174	60	-	114
\$25,000 to \$29,999.....	1,013	68	103	842	40 to 49 percent.....	68	28	-	40
\$30,000 to \$39,999.....	1,195	-	122	1,073	50 percent or more.....	143	10	-	133
\$40,000 to \$49,999.....	230	-	-	230	Not reported or not computed.....	216	8	16	192
\$50,000 or more.....	478	-	-	478	Not reported or not computed.....	631	187	83	361
Total Mortgage Outstanding Debt					No regular payments required.....				
Less than \$5,000.....	487	68	95	324	Selected Annual Housing Costs as Percent of Income				
\$5,000 to \$7,499.....	927	292	130	505	Acquired before 1970.....				
\$7,500 to \$9,999.....	1,042	352	165	525	Less than 5 percent.....	10,133	2,555	1,159	6,418
\$10,000 to \$12,499.....	1,184	343	227	615	5 to 9 percent.....	49	12	-	37
\$12,500 to \$14,999.....	1,552	564	149	839	10 to 14 percent.....	387	152	60	174
\$15,000 to \$17,499.....	1,523	671	155	697	15 to 19 percent.....	1,919	573	253	1,093
\$17,500 to \$19,999.....	1,603	448	196	958	20 to 24 percent.....	2,217	632	248	1,336
\$20,000 to \$24,999.....	1,372	350	92	930	25 to 29 percent.....	1,668	338	190	1,140
\$25,000 to \$29,999.....	1,105	34	151	919	30 to 34 percent.....	1,045	204	174	667
\$30,000 to \$39,999.....	726	-	42	683	35 to 39 percent.....	501	89	33	378
\$40,000 to \$49,999.....	306	-	-	306	40 to 49 percent.....	358	106	24	227
\$50,000 or more.....	300	-	-	300	50 percent or more.....	371	34	48	289
Total Mortgage Outstanding Debt as Percent of Value					50 percent or more.....	573	77	16	481
Less than 20 percent.....	341	21	67	253	Not reported or not computed.....	1,045	338	113	594
20 to 29 percent.....	563	39	105	419	Acquired 1970 and 1971 (part)....				
30 to 39 percent.....	900	64	99	737	1,995				
40 to 49 percent.....	1,414	254	117	1,043	PROPERTY CHARACTERISTICS				
50 to 59 percent.....	2,002	375	183	1,445	Year Built				
60 to 69 percent.....	1,847	408	153	1,286	1969 to 1971 (part).....				
70 to 79 percent.....	2,002	555	158	1,289	1967 and 1968.....	257	69	74	114
80 to 89 percent.....	1,311	612	204	494	1965 and 1966.....	359	60	16	283
90 to 99 percent.....	983	613	163	207	1960 to 1964.....	493	24	-	470
100 percent or more.....	425	59	135	231	1950 to 1959.....	1,894	229	195	1,470
Not reported.....	339	124	15	200	1940 to 1949.....	3,790	868	589	2,334
MORTGAGE PAYMENTS AND OTHER EXPENSES					1939 or earlier.....	1,462	509	250	703
Monthly Interest and Principal Payments on Total Mortgages					Not reported.....	3,543	1,223	226	2,094
Regular monthly payments of interest and/or principal.....					328	140	52	136	
Less than \$70.....	1,428	617	328	484	Value				
\$70 to \$79.....	807	295	171	342	Less than \$5,000.....	11	-	4	7
\$80 to \$89.....	941	357	78	506	\$5,000 to \$7,499.....	91	55	5	31
\$90 to \$99.....	982	451	133	398	\$7,500 to \$9,999.....	170	66	19	85
\$100 to \$119.....	1,746	583	215	947	\$10,000 to \$12,499.....	450	234	90	125
\$120 to \$149.....	2,136	470	224	1,442	\$12,500 to \$14,999.....	534	349	70	115
\$150 to \$174.....	976	249	30	696	\$15,000 to \$17,499.....	773	358	125	290
\$175 to \$199.....	993	67	143	783	\$17,500 to \$19,999.....	993	472	103	417
\$200 to \$249.....	1,029	34	80	915	\$20,000 to \$24,999.....	1,732	682	344	706
\$250 to \$299.....	384	-	-	384	\$25,000 to \$29,999.....	2,054	482	385	1,187
\$300 or more.....	704	-	-	704	\$30,000 to \$39,999.....	2,774	274	154	2,347
No regular payments required.....	-	-	-	-	\$40,000 to \$49,999.....	698	-	78	620
					\$50,000 or more.....	1,508	25	10	1,474
					Not reported.....	339	124	15	200



Table 4i. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More	Total first and junior mortgage debt on—				Inside SMSA's, Places of 1,000,000 or More	Total first and junior mortgage debt on—			
	Total proper- ties	Properties with—				Total proper- ties	Properties with—		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
OWNER CHARACTERISTICS					OWNER CHARACTERISTICS--Continued				
Age of Principal Owner					Veteran Status				
					Veteran.....	6,583	1,373	1,182	4,027
Less than 25 years.....	99	22	-	76	Vietnam conflict.....	680	239	253	188
25 to 34 years.....	3,082	1,081	397	1,604	Korean conflict.....	1,466	263	398	805
35 to 44 years.....	3,845	1,032	423	2,390	Korean conflict and World War II.....	273	-	26	247
45 to 54 years.....	3,024	594	434	1,997	World War II.....	2,786	576	373	1,837
55 to 64 years.....	1,436	237	111	1,088	World War I.....	70	20	-	50
65 years or over.....	558	114	37	407	Other service.....	1,309	275	133	901
Not reported.....	82	41	-	42	Nonveteran.....	5,328	1,600	194	3,534
					Not reported.....	217	149	25	43
Race of Principal Owner					Income				
White.....	9,084	1,506	1,025	6,552	Less than \$2,000.....	96	18	16	62
Negro.....	2,478	1,344	351	783	\$2,000 to \$3,999.....	173	62	-	111
Other.....	253	126	25	102	\$4,000 to \$5,999.....	427	200	16	211
Not reported.....	314	147	-	167	\$6,000 to \$7,999.....	886	322	152	412
					\$8,000 to \$9,999.....	914	246	196	473
Sex of Principal Owner					\$10,000 to \$12,499.....	2,516	655	319	1,542
					\$12,500 to \$14,999.....	1,403	441	169	793
Male.....	10,702	2,616	1,366	6,721	\$15,000 to \$19,999.....	2,308	580	305	1,423
Female.....	1,295	426	23	846	\$20,000 to \$24,999.....	1,327	256	93	977
Not reported.....	130	80	13	36	\$25,000 to \$34,999.....	861	145	53	663
					\$35,000 or more.....	587	12	-	575
					Not reported.....	631	187	83	361

Table 1j. Mortgage Status, 1-Unit Homeowner Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	3,344	1,245	2,099	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	345	182	163
Inside SMSA's.....	...	...	...	5 rooms.....	963	368	595
1,000,000 or more.....	...	...	...	6 rooms.....	995	349	646
250,000 to 999,999.....	...	...	...	7 rooms.....	496	169	327
50,000 to 249,999.....	...	...	...	8 rooms.....	270	73	197
10,000 to 49,999.....	...	...	...	9 rooms or more.....	197	68	129
Less than 10,000 and rural.....	...	...	...	Not reported.....	78	36	42
Outside SMSA's.....	...	...	...	Median.....	5.8	5.6	5.9
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	848	66	783
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	7	3	4
Manner of Acquisition				\$5,000 to \$7,499.....	43	11	33
By purchase.....	3,152	1,065	2,087	\$7,500 to \$9,999.....	71	9	62
Placed one new mortgage.....	2,167	560	1,607	\$10,000 to \$12,499.....	81	5	76
Placed two or more new mortgages.....	93	39	54	\$12,500 to \$14,999.....	104	4	100
Assumed mortgage(s) already on property.....	447	93	354	\$15,000 to \$17,499.....	92	4	89
Assumed mortgage already on property and placed new mortgage.....	67	16	51	\$17,500 to \$19,999.....	116	4	112
All cash.....	298	286	13	\$20,000 to \$24,999.....	128	5	123
Borrowed other than with mortgage.....	70	63	7	\$25,000 to \$29,999.....	91	5	85
Other.....	9	8	1	\$30,000 to \$34,999.....	37	4	33
Not by purchase.....	131	121	11	\$35,000 to \$39,999.....	24	4	20
Inheritance or gift.....	131	121	11	\$40,000 to \$49,999.....	30	3	27
Other.....	-	-	-	\$50,000 or more.....	12	4	8
Not reported.....	61	60	1	Not reported.....	13	1	12
Source of Downpayment				Median.....dollars..	17,900	15,400	18,000
Purchased 1965 to 1971 (part).....	1,017	88	930	Other properties.....	2,496	1,180	1,316
Sale of previous home.....	217	25	193	Value			
Sale of other real property or other investments.....	17	5	12	Less than \$5,000.....	41	36	5
Savings.....	493	33	461	\$5,000 to \$7,499.....	166	105	61
Borrowing other than mortgage on this property..	70	1	68	\$7,500 to \$9,999.....	254	123	131
Gift.....	16	-	16	\$10,000 to \$12,499.....	398	181	216
Land on which structure was built.....	8	1	7	\$12,500 to \$14,999.....	292	98	194
Other.....	10	1	9	\$15,000 to \$17,499.....	436	176	260
No downpayment required.....	105	3	102	\$17,500 to \$19,999.....	332	102	231
Not reported.....	81	19	62	\$20,000 to \$24,999.....	463	145	318
Other properties.....	2,327	1,157	1,169	\$25,000 to \$29,999.....	321	88	233
Land and Building Acquisition				\$30,000 to \$39,999.....	299	83	216
During same 12-month period.....	2,803	1,007	1,796	\$40,000 to \$49,999.....	84	18	66
Acquired land previously.....	116	81	35	\$50,000 or more.....	96	23	74
Land not owned by building owner.....	71	23	48	Not reported.....	160	67	93
Not reported.....	354	135	219	Median.....dollars..	17,500	15,700	19,000
Year Property Acquired				Mean.....dollars..	19,800	17,200	21,200
1969 to 1971 (part).....	488	50	437	Purchase Price as Percent of Value			
1967 and 1968.....	401	51	349	Acquired by purchase.....	3,152	1,064	2,087
1965 and 1966.....	361	53	308	Purchased 1967 to 1971 (part).....	848	66	783
1960 to 1964.....	635	134	501	Less than 80 percent.....	153	17	135
1955 to 1959.....	510	195	315	80 to 89 percent.....	212	11	200
1950 to 1954.....	377	236	140	90 to 94 percent.....	121	9	112
1949 or earlier.....	564	515	49	95 to 99 percent.....	112	7	105
Not reported.....	11	11	-	100 percent or more.....	231	19	213
Year Built				Not reported.....	19	2	17
1969 and 1970 (part).....	44	-	44	Median.....	92	92	92
1967 and 1968.....	86	9	76	Purchased 1960 to 1966.....	956	153	802
1965 and 1966.....	112	12	100	Less than 60 percent.....	81	17	63
1960 to 1964.....	281	27	253	60 to 79 percent.....	319	64	255
1950 to 1959.....	921	222	699	80 to 89 percent.....	275	30	245
1940 to 1949.....	511	222	289	90 to 99 percent.....	126	17	109
1939 or earlier.....	1,233	679	554	100 percent or more.....	90	20	70
Not reported.....	157	73	84	Not reported.....	64	5	59
				Median.....	82	78	82
				Purchased 1959 or earlier.....	1,349	847	502
				Less than 40 percent.....	250	217	34
				40 to 59 percent.....	269	185	84
				60 to 79 percent.....	382	195	187
				80 to 99 percent.....	237	113	124
				100 percent or more.....	119	78	41
				Not reported.....	92	59	33
				Median.....	66	59	72
				Not acquired by purchase.....	193	180	12



Table 1j. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999				Inside SMSA's, Places of 250,000 to 999,999			
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price--Income Ratio				Selected Annual Housing Costs as Percent of Income			
Total properties	Non-mortgaged properties	Mortgaged properties		Total properties	Non-mortgaged properties	Mortgaged properties	
Acquired by purchase 1967 to 1971 (part).....				Acquired before 1970.....			
Less than 1.0.....	847	64	783	Less than 5 percent.....	3,073	1,204	1,869
1.0 to 1.4.....	94	11	83	5 to 9 percent.....	115	108	6
1.5 to 1.9.....	251	13	238	10 to 14 percent.....	474	331	143
2.0 to 2.4.....	202	5	196	15 to 19 percent.....	653	206	447
2.5 to 2.9.....	106	5	101	20 to 24 percent.....	573	106	467
3.0 to 3.4.....	58	6	52	25 to 29 percent.....	285	69	215
3.5 to 3.9.....	28	5	22	30 to 34 percent.....	179	49	131
4.0 or more.....	21	3	18	35 to 39 percent.....	82	21	61
Not reported or not computed.....	36	13	23	40 to 49 percent.....	64	26	38
Median.....	52	3	49	50 percent or more.....	72	23	49
Other properties.....	1.6	2.1	1.6	Not reported or not computed.....	82	24	58
	2,498	1,181	1,316	Median.....	495	241	253
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Selected Monthly Housing Costs				Age of Principal Owner			
Acquired before 1970.....				Less than 25 years.....			
Less than \$50.....	3,073	1,204	1,869	25 to 34 years.....	55	5	50
\$50 to \$59.....	367	362	5	35 to 44 years.....	394	21	373
\$60 to \$69.....	191	185	6	45 to 54 years.....	699	67	632
\$70 to \$79.....	161	148	13	55 to 64 years.....	759	171	588
\$80 to \$89.....	132	108	23	65 years or over.....	660	359	300
\$90 to \$99.....	126	76	49	Not reported.....	716	598	118
\$100 to \$109.....	131	45	86	Median.....	62	24	38
\$110 to \$119.....	261	61	199		51	65	45
\$120 to \$129.....	401	40	361	Race of Principal Owner			
\$130 to \$139.....	313	15	298	White.....			
\$140 to \$149.....	195	5	190	Negro.....			
\$150 to \$159.....	174	3	172	Other.....			
\$160 to \$169.....	98	-	98	Not reported.....			
\$170 to \$179.....	75	1	74		2,759	1,097	1,662
\$180 to \$189.....	52	1	51		447	99	348
\$190 to \$199.....	112	3	110		71	20	51
\$200 to \$209.....	285	150	134		68	30	38
\$210 to \$219.....	121	58	160	Sex of Principal Owner			
\$220 to \$229.....	271	41	230	Male.....			
\$230 to \$239.....				Female.....			
\$240 to \$249.....				Not reported.....			
\$250 to \$259.....					2,601	781	1,820
\$260 to \$269.....					696	439	257
\$270 to \$279.....					47	25	22
\$280 to \$289.....				Veteran Status			
\$290 to \$299.....				Veteran.....			
\$300 or more.....				Vietnam conflict.....			
Not reported.....				Korean conflict.....			
Median.....dollars..				Korean conflict and World War II.....			
Acquired 1970 and 1971 (part).....				World War II.....			
				World War I.....			
				Other service.....			
				Nonveteran.....			
				Not reported.....			
					1,612	390	1,222
					155	4	151
					288	23	265
					95	19	76
					762	222	540
					116	99	17
					196	24	172
					1,631	822	809
					101	33	68
				Persons in Household			
				1 person.....			
				2 persons.....			
				3 persons.....			
				4 persons.....			
				5 persons.....			
				6 persons or more.....			
				Not reported.....			
				Median.....dollars..			
					395	297	98
					1,037	552	485
					532	162	369
					574	97	477
					320	54	266
					388	43	345
					99	41	58
					2.8	2.0	3.6
				Income			
				Less than \$2,000.....			
				\$2,000 to \$3,999.....			
				\$4,000 to \$5,999.....			
				\$6,000 to \$7,999.....			
				\$8,000 to \$9,999.....			
				\$10,000 to \$12,499.....			
				\$12,500 to \$14,999.....			
				\$15,000 to \$19,999.....			
				\$20,000 to \$24,999.....			
				\$25,000 to \$34,999.....			
				\$35,000 or more.....			
				Not reported.....			
				Median.....dollars..			
				Mean.....dollars..			
					150	124	26
					280	204	76
					307	167	140
					332	127	206
					366	124	262
					517	117	399
					329	73	255
					436	104	331
					193	49	145
					99	34	65
					62	13	48
					254	110	145
					10,400	7,200	11,700
					11,700	9,200	13,200

Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	2,099	1,980	119	683	648	34	377	361	15	1,040	971	69
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	1,980	1,980	-	648	648	-	361	361	-	971	971	-
2.....	112	-	112	33	-	33	14	-	14	65	-	65
3 or more.....	7	-	7	1	-	1	1	-	1	4	-	4
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	2,001	1,884	117	683	648	34	371	356	15	947	880	67
Contract to purchase.....	98	97	1	-	-	-	5	5	-	93	92	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	1,516	1,456	59	522	506	16	273	267	6	720	684	37
Mortgage assumed at time property acquired.....	393	345	49	154	136	18	103	94	9	136	115	21
Mortgage placed later than acquisition of property.....	190	179	11	7	7	-	-	-	-	183	173	11
Refinanced mortgage: Same lender.....	101	94	7	5	5	-	-	-	-	95	89	7
Different lender.....	54	50	4	1	1	-	-	-	-	53	49	4
Mortgage placed on property owned free and clear of debt.....	35	35	-	-	-	-	-	-	-	35	35	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	190	179	11	7	7	-	-	-	-	183	173	11
Renew or extend loan that had fallen due, without increasing outstanding balance.....	12	11	1	-	-	-	-	-	-	12	11	1
Secure better terms.....	40	37	3	1	1	-	-	-	-	39	36	3
Provide funds for additions, improvements, or repairs to this property.....	71	66	5	-	-	-	-	-	-	71	66	5
Provide funds for investment in other real estate.....	9	9	-	-	-	-	-	-	-	9	9	-
Provide funds for other types of investments.....	10	10	-	1	1	-	-	-	-	9	9	-
Provide funds for educational or medical expenses.....	5	5	-	-	-	-	-	-	-	5	5	-
Other reasons.....	14	14	-	-	-	-	-	-	-	14	14	-
Not reported.....	28	26	1	4	4	-	-	-	-	24	22	1
Other properties.....	1,909	1,801	108	676	642	34	377	361	15	856	798	58
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	470	434	36	175	162	13	78	72	6	217	200	17
1967 and 1968.....	390	368	21	128	123	5	67	66	1	194	179	15
1965 and 1966.....	345	323	21	108	102	5	31	31	-	206	190	16
1960 to 1964.....	517	490	27	138	134	4	84	79	5	294	277	17
1955 to 1959.....	267	257	9	88	84	4	71	70	1	107	103	4
1950 to 1954.....	94	91	4	34	31	3	41	39	1	20	20	-
1949 or earlier.....	17	17	-	12	12	-	4	4	-	1	1	-
First Mortgage Loan												
Less than \$5,000.....	90	84	7	6	6	-	4	4	-	80	73	7
\$5,000 to \$7,499.....	214	207	7	47	47	-	21	21	-	146	140	7
\$7,500 to \$9,999.....	389	361	28	138	130	8	85	82	3	166	148	17
\$10,000 to \$12,499.....	366	346	20	152	143	9	79	75	4	135	128	7
\$12,500 to \$14,999.....	302	282	20	125	118	8	59	58	1	117	107	11
\$15,000 to \$17,499.....	262	249	12	107	104	3	42	40	3	112	106	7
\$17,500 to \$19,999.....	168	156	12	65	61	4	34	33	1	69	62	7
\$20,000 to \$24,999.....	178	169	9	37	34	3	30	29	1	111	105	5
\$25,000 to \$29,999.....	81	78	2	4	4	-	17	14	2	60	60	-
\$30,000 to \$39,999.....	42	39	3	-	-	-	4	4	-	38	35	3
\$40,000 to \$49,999.....	7	7	-	-	-	-	1	1	-	5	5	-
\$50,000 or more.....	1	1	-	-	-	-	-	-	-	1	1	-
Median.....dollars..	12,400	12,400	12,300	12,400	12,400	...	12,400	12,400	...	12,300	12,400	11,500
Mean.....dollars..	13,500	13,500	13,100	12,900	12,900	...	13,800	13,800	...	13,800	13,900	12,500



Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	441	427	15	88	87	1	60	60	-	293	279	13
\$5,000 to \$7,499.....	307	286	21	88	82	5	59	55	4	160	148	12
\$7,500 to \$9,999.....	337	316	21	129	124	5	68	67	1	140	125	14
\$10,000 to \$12,499.....	256	240	16	118	107	10	50	49	1	89	84	4
\$12,500 to \$14,999.....	239	221	18	97	94	2	41	38	4	100	88	12
\$15,000 to \$17,499.....	199	187	12	89	85	4	27	25	1	83	77	7
\$17,500 to \$19,999.....	116	109	7	43	39	4	28	28	-	45	42	3
\$20,000 to \$24,999.....	128	123	5	28	26	1	24	21	2	77	75	1
\$25,000 to \$29,999.....	42	40	3	3	3	-	16	14	1	24	23	1
\$30,000 to \$39,999.....	27	26	1	-	-	-	3	3	-	25	24	1
\$40,000 to \$49,999.....	7	7	-	-	-	-	1	1	-	5	5	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	9,700	9,600	10,400	10,700	10,700	...	10,000	9,900	...	8,700	8,600	9,100
Mean.....dollars..	10,800	10,800	11,300	10,900	10,800	...	11,300	11,200	...	10,500	10,500	10,500

## Total Mortgage Outstanding Debt

Less than \$5,000.....	431	427	4	88	87	1	60	60	-	282	279	3
\$5,000 to \$7,499.....	299	286	13	85	82	3	55	55	-	158	148	11
\$7,500 to \$9,999.....	331	316	16	126	124	3	69	67	3	136	125	10
\$10,000 to \$12,499.....	256	240	16	113	107	5	50	49	1	94	84	9
\$12,500 to \$14,999.....	243	221	22	102	94	8	42	38	4	99	88	11
\$15,000 to \$17,499.....	206	187	19	91	85	5	27	25	1	89	77	12
\$17,500 to \$19,999.....	117	109	8	44	39	5	28	28	-	45	42	3
\$20,000 to \$24,999.....	135	123	12	30	26	4	24	21	3	81	75	5
\$25,000 to \$29,999.....	45	40	5	3	3	-	18	14	4	24	23	1
\$30,000 to \$39,999.....	29	26	3	-	-	-	3	3	-	26	24	3
\$40,000 to \$49,999.....	8	7	1	-	-	-	1	1	-	7	5	1
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	9,900	9,600	13,600	10,900	10,700	...	10,100	9,900	...	8,900	8,600	12,800
Mean.....dollars..	11,000	10,800	14,400	11,000	10,800	...	11,500	11,200	...	10,800	10,500	13,800

## Interest Rate on First Mortgage

Less than 5.0 percent.....	276	265	11	89	84	5	144	140	4	43	41	1
5.0 percent.....	47	46	1	12	12	-	3	1	1	33	33	-
5.1 to 5.9 percent.....	625	589	36	329	309	20	123	115	8	173	165	8
6.0 percent.....	396	371	25	82	79	3	32	30	1	283	261	21
6.1 to 6.4 percent.....	57	51	7	-	-	-	1	1	-	56	49	7
6.5 to 6.9 percent.....	231	210	21	59	55	4	24	24	-	148	131	17
7.0 percent.....	126	119	7	6	6	-	4	4	-	116	109	7
7.1 to 7.4 percent.....	37	37	-	1	1	-	-	-	-	35	35	-
7.5 to 7.9 percent.....	132	129	3	55	53	3	25	25	-	52	52	-
8.0 percent.....	80	75	5	11	11	-	4	4	-	66	60	5
8.1 to 8.4 percent.....	4	4	-	-	-	-	-	-	-	4	4	-
8.5 to 8.9 percent.....	69	68	1	38	38	0	17	16	1	15	15	-
9.0 percent.....	3	3	-	-	-	-	-	-	-	3	3	-
9.1 to 9.9 percent.....	5	3	3	-	-	-	-	-	-	5	3	3
10.0 percent or more.....	10	10	-	-	-	-	-	-	-	10	10	-
Median.....	6.0	6.0	6.0	5.8	5.8	...	5.4	5.4	...	6.0	6.0	6.4

## Term of First Mortgage

Less than 8 years.....	37	35	1	-	-	-	-	-	-	37	35	1
8 to 12 years.....	98	93	5	-	-	-	-	-	-	98	93	5
13 to 17 years.....	189	178	11	5	5	-	3	3	-	181	170	11
18 to 22 years.....	367	342	25	73	72	1	29	29	-	265	241	24
23 to 27 years.....	547	520	27	162	155	7	83	83	-	302	282	20
28 to 32 years.....	776	729	47	406	382	24	262	246	15	109	101	8
33 to 37 years.....	35	34	1	33	31	1	-	-	-	3	3	-
38 years or more.....	9	8	1	4	3	1	-	-	-	5	5	-
No stated term.....	41	41	-	-	-	-	-	-	-	41	41	-
Median.....	26.0	26.0	26.2	29.2	29.1	...	29.3	29.3	...	21.4	21.4	21.6

## Holder of First Mortgage

Commercial bank or trust company.....	230	223	7	88	86	3	40	39	1	102	99	3
Mutual savings bank.....	241	229	12	127	122	5	80	74	7	34	34	-
Savings and loan association.....	798	732	66	120	114	5	116	111	5	562	507	56
Life insurance company.....	305	292	13	146	135	10	60	60	-	99	97	3
Mortgage company.....	26	22	4	11	8	3	10	10	0	5	4	1
Federal agency.....	87	85	1	50	48	1	16	16	-	21	21	-
Federal National Mortgage Association.....	157	151	7	113	107	5	43	42	1	1	1	-
Real estate or construction company.....	26	26	-	1	1	-	-	-	-	25	25	-
Individual or individual's estate.....	143	138	5	-	-	-	-	-	-	143	138	5
Other.....	85	81	4	27	26	1	10	9	1	47	45	1

Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	1,246	1,173	73	181	172	9	130	128	1	935	873	62
Agent.....	853	807	46	501	476	25	247	233	14	105	98	7

## Holder's Acquisition of First Mortgage

Originated by holder.....	1,207	1,134	73	198	192	5	114	111	3	895	830	65
Purchased from present servicer.....	637	603	34	382	359	24	193	183	10	62	62	-
Purchased from someone else.....	217	205	12	99	93	5	65	62	3	54	50	4
Not reported.....	38	38	-	4	4	-	5	5	-	29	29	-

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,905	1,797	108	675	640	34	377	361	15	854	796	58
Less than 40 percent.....	29	28	1	3	3	-	1	1	-	25	24	1
40 to 49 percent.....	31	29	3	7	4	3	1	1	-	23	23	-
50 to 59 percent.....	89	75	13	7	5	1	9	7	3	73	63	9
60 to 69 percent.....	177	157	20	15	13	1	17	13	4	145	130	14
70 to 79 percent.....	279	256	22	63	58	5	24	21	3	192	177	14
80 to 89 percent.....	377	357	20	135	127	8	61	61	-	181	169	12
90 to 94 percent.....	247	236	11	124	116	8	53	52	1	70	69	1
95 to 99 percent.....	339	330	9	230	224	7	60	59	1	48	47	1
100 percent or more.....	293	284	9	74	72	1	140	137	4	79	75	4
Not reported.....	45	45	-	18	18	-	10	10	-	17	17	-
Median.....	88	89	77	94	94	...	96	96	...	77	78	72
Other properties.....	194	183	11	8	8	-	-	-	-	186	175	11

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,905	1,797	108	675	640	34	377	361	15	854	796	58
Less than 40 percent.....	28	28	-	3	3	-	1	1	-	24	24	-
40 to 49 percent.....	29	29	-	4	4	-	1	1	-	23	23	-
50 to 59 percent.....	75	75	-	5	5	-	7	7	-	63	63	-
60 to 69 percent.....	158	157	1	13	13	-	13	13	-	132	130	1
70 to 79 percent.....	264	256	8	61	58	3	23	21	1	181	177	4
80 to 89 percent.....	381	357	24	130	127	3	66	61	5	185	169	16
90 to 94 percent.....	256	236	20	121	116	5	53	52	1	82	69	13
95 to 99 percent.....	341	330	12	228	224	4	59	59	-	55	47	8
100 percent or more.....	328	284	43	92	72	20	144	137	8	91	75	16
Not reported.....	45	45	-	18	18	-	10	10	-	17	17	-
Median.....	89	89	95	94	94	...	96	96	...	79	78	92
Other properties.....	194	183	11	8	8	-	-	-	-	186	175	11

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	261	258	3	58	56	1	31	31	-	172	171	1
20 to 29 percent.....	146	144	1	23	21	1	16	16	-	107	107	-
30 to 39 percent.....	181	171	9	29	28	1	20	19	1	132	125	7
40 to 49 percent.....	223	213	9	40	38	3	47	46	1	135	130	5
50 to 59 percent.....	256	240	16	78	76	3	50	48	1	128	116	12
60 to 69 percent.....	293	270	22	116	108	8	41	38	3	136	124	12
70 to 79 percent.....	269	246	23	117	116	1	49	45	4	103	86	17
80 to 89 percent.....	211	195	16	95	89	7	66	63	2	50	44	7
90 to 99 percent.....	124	115	9	74	70	4	29	26	3	21	19	3
100 percent or more.....	44	36	8	21	17	4	11	11	-	12	8	4
Not reported.....	93	91	3	31	30	1	19	19	-	43	42	1
Median.....	57	56	68	68	68	...	63	62	...	46	44	67

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	2,098	1,979	119	683	648	34	377	361	15	1,039	970	69
Interest and principal.....	2,094	1,975	119	683	648	34	377	361	15	1,035	966	69
Fully amortized.....	2,016	1,900	116	683	648	34	375	360	15	958	892	66
Partially amortized.....	78	75	3	-	-	-	1	1	-	77	74	3
Principal only.....	3	3	-	-	-	-	-	-	-	3	3	-
Fully amortized.....	1	1	-	-	-	-	-	-	-	1	1	-
Partially amortized.....	1	1	-	-	-	-	-	-	-	1	1	-
Interest only.....	1	1	-	-	-	-	-	-	-	1	1	-
No regular payment required.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 250,000 to 999,999

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	2,094	1,975	119	683	648	34	377	361	15	1,035	966	69
Real estate taxes and property insurance.....	1,525	1,433	92	683	648	34	344	329	15	499	456	42
With no other items.....	689	653	36	5	5	-	280	270	10	403	378	25
With other items.....	837	780	57	677	643	34	64	59	5	95	78	17
Real estate taxes only.....	157	152	5	-	-	-	25	25	-	132	126	5
Property insurance only.....	36	34	3	-	-	-	6	6	-	31	28	3
Other combinations or no other items.....	375	357	19	-	-	-	1	1	-	374	355	19
No regular payments of interest and principal...	5	5	-	-	-	-	-	-	-	5	5	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	2,098	1,979	119	683	648	34	377	361	15	1,039	970	69
Less than \$50.....	246	235	12	97	92	5	56	55	1	94	88	5
\$50 to \$59.....	250	236	14	82	80	3	64	61	2	104	95	9
\$60 to \$69.....	291	274	17	111	104	8	59	58	1	120	112	8
\$70 to \$79.....	239	224	15	84	80	4	42	40	3	113	105	8
\$80 to \$89.....	211	203	8	89	86	4	34	34	-	87	83	4
\$90 to \$99.....	150	140	11	62	59	3	19	17	1	70	63	7
\$100 to \$119.....	249	231	18	80	76	4	37	34	3	132	120	12
\$120 to \$149.....	235	217	17	57	53	4	32	32	-	145	132	13
\$150 to \$174.....	105	103	2	17	17	-	17	14	2	71	71	-
\$175 to \$199.....	49	48	1	1	1	-	8	7	1	40	40	-
\$200 to \$249.....	52	50	1	-	-	-	8	8	-	44	42	1
\$250 to \$299.....	10	10	-	-	-	-	1	1	-	9	9	-
\$300 or more.....	11	9	1	-	-	-	-	-	-	11	9	1
Median.....dollars..	81	81	81	75	76	...	72	71	...	90	90	89
Mean.....dollars..	93	93	90	80	80	...	85	84	...	104	104	94
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	2,098	1,979	119	683	648	34	377	361	15	1,039	970	69
Less than \$70.....	754	744	10	280	275	4	176	174	1	299	295	4
\$70 to \$79.....	232	224	8	84	80	4	40	40	-	108	105	4
\$80 to \$89.....	208	203	5	87	86	1	35	34	1	86	83	3
\$90 to \$99.....	144	140	4	59	59	-	20	17	3	65	63	1
\$100 to \$119.....	249	231	18	83	76	6	36	34	1	131	120	11
\$120 to \$149.....	239	217	21	59	53	5	33	32	1	147	132	15
\$150 to \$174.....	125	103	22	24	17	7	17	14	3	84	71	13
\$175 to \$199.....	56	48	8	4	1	3	7	7	-	45	40	5
\$200 to \$249.....	62	50	12	3	-	3	10	8	2	49	42	7
\$250 to \$299.....	15	10	5	-	-	-	4	1	2	12	9	3
\$300 or more.....	15	9	5	1	-	1	-	-	-	13	9	4
Median.....dollars..	83	81	142	77	76	...	73	71	...	93	90	144
Mean.....dollars..	96	93	153	83	80	...	87	84	...	108	104	155
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	1,952	1,841	111	641	609	32	345	331	14	965	901	65
Delinquent (30 days or more).....	137	129	8	40	38	3	30	29	1	67	63	4
1 to 3 payments.....	110	102	8	36	34	3	30	29	1	43	39	4
4 or more payments.....	28	28	-	4	4	-	-	-	-	24	24	-
Foreclosure in process.....	3	3	-	3	3	-	-	-	-	-	-	-
Foreclosure not in process.....	25	25	-	1	1	-	-	-	-	24	24	-
Not reported.....	9	9	-	1	1	-	1	1	-	7	7	-
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of 250,000 to 999,999

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

Acquired before 1970.....	1,869	1,768	102	591	565	26	331	320	10	948	883	65
Less than \$50.....	5	5	-	-	-	-	1	1	-	4	4	-
\$50 to \$59.....	6	6	-	4	4	-	1	1	-	1	1	-
\$60 to \$69.....	13	13	-	5	5	-	3	3	-	5	5	-
\$70 to \$79.....	23	23	-	4	4	-	4	4	-	16	16	-
\$80 to \$89.....	49	49	-	26	26	-	8	8	-	16	16	-
\$90 to \$99.....	86	85	1	23	23	-	19	19	-	43	42	1
\$100 to \$119.....	199	197	3	74	74	-	48	48	-	77	75	3
\$120 to \$149.....	361	353	8	126	122	4	79	79	-	157	153	4
\$150 to \$174.....	298	283	15	112	111	1	55	53	3	130	119	11
\$175 to \$199.....	190	179	11	69	65	4	32	30	1	90	84	5
\$200 to \$224.....	172	158	13	50	48	3	26	26	-	95	85	11
\$225 to \$249.....	98	82	16	23	19	4	16	14	1	59	49	11
\$250 to \$274.....	74	63	11	23	18	4	3	3	-	49	42	7
\$275 to \$299.....	51	47	4	6	4	1	8	7	1	37	36	1
\$300 or more.....	110	95	14	7	5	1	8	6	2	95	84	10
Not reported.....	134	128	7	41	37	4	21	20	1	73	71	1
Median.....dollars..	160	157	219	153	151	...	146	145	...	172	169	218
Acquired 1970 and 1971 (part).....	230	213	17	91	83	8	46	41	5	92	89	4

## Real Estate Tax

Acquired before 1970.....	1,869	1,768	102	591	565	26	331	320	10	948	883	65
Less than \$100.....	91	86	5	27	27	-	13	13	-	51	46	5
\$100 to \$199.....	279	269	10	96	94	3	53	51	3	130	125	5
\$200 to \$299.....	348	326	23	155	146	9	69	69	0	124	111	13
\$300 to \$349.....	209	195	15	81	78	3	40	38	3	88	79	9
\$350 to \$399.....	145	138	8	51	48	3	25	24	1	69	65	4
\$400 to \$449.....	143	136	7	36	34	1	26	25	1	81	77	4
\$450 to \$499.....	109	104	5	28	28	0	25	23	1	57	53	4
\$500 to \$549.....	87	76	11	25	21	4	13	13	-	48	41	7
\$550 to \$599.....	53	48	5	19	17	3	4	4	-	30	27	3
\$600 to \$699.....	120	114	5	22	22	-	27	27	-	71	66	5
\$700 to \$799.....	76	74	1	20	20	-	15	15	-	41	40	1
\$800 or more.....	180	173	7	31	30	1	18	16	1	131	127	4
Not reported.....	29	29	-	-	-	-	3	3	-	26	26	-
Median.....dollars..	348	348	343	310	309	...	336	335	...	398	401	346
Acquired 1970 and 1971 (part).....	230	213	17	91	83	8	46	41	5	92	89	4

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	2,098	1,979	119	683	648	34	377	361	15	1,039	970	69
Less than 5 percent.....	171	162	9	57	53	4	40	40	-	74	69	5
5 to 9 percent.....	931	874	57	316	297	18	180	171	9	435	406	29
10 to 14 percent.....	496	469	27	167	155	12	78	74	4	252	240	12
15 to 19 percent.....	180	171	9	41	41	-	38	36	1	101	93	8
20 to 24 percent.....	71	67	4	25	25	-	8	8	-	38	34	4
25 to 29 percent.....	43	39	4	14	14	-	4	4	-	25	21	4
30 to 34 percent.....	25	25	-	13	13	-	1	1	-	11	11	-
35 to 39 percent.....	9	9	-	1	1	-	1	1	-	7	7	-
40 to 49 percent.....	13	12	1	6	6	-	-	-	-	7	5	1
50 percent or more.....	12	11	1	4	4	-	-	-	-	8	7	1
Not reported or not computed.....	146	141	5	38	38	-	26	25	1	82	78	4
Median.....	9	9	9	9	9	...	8	8	...	9	9	9
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	1,869	1,768	102	591	565	26	331	320	10	948	883	65
Less than \$10.....	131	126	5	43	43	-	23	22	1	65	61	4
\$10 to \$14.....	355	332	24	121	115	7	58	56	3	176	161	14
\$15 to \$19.....	499	460	38	159	151	8	74	71	3	265	238	28
\$20 to \$24.....	319	307	12	100	95	5	61	58	3	159	155	4
\$25 to \$29.....	172	164	8	50	48	3	37	37	-	85	80	5
\$30 to \$39.....	154	150	4	44	43	1	36	35	1	73	72	1
\$40 to \$49.....	50	47	3	16	16	-	12	12	-	21	19	3
\$50 to \$59.....	28	27	1	15	13	1	7	7	-	7	7	-
\$60 or more.....	39	36	3	15	15	-	3	3	-	21	19	3
Not reported or not computed.....	122	118	4	27	26	1	20	20	-	75	72	3
Median.....dollars..	18	18	17	18	18	...	19	20	...	18	18	17
Acquired 1970 and 1971 (part).....	230	213	17	91	83	8	46	41	5	92	89	4



Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	1,869	1,768	102	591	565	26	331	320	10	948	883	65
Less than 1.0 percent.....	70	65	5	25	23	1	13	13	-	33	29	4
1.0 to 1.9 percent.....	320	305	16	115	111	4	72	69	3	134	125	9
2.0 to 2.9 percent.....	438	412	26	151	143	8	74	72	3	213	197	16
3.0 to 3.9 percent.....	324	308	16	99	93	5	56	54	1	170	160	9
4.0 to 4.9 percent.....	197	188	9	61	59	1	32	31	1	104	98	6
5.0 to 7.4 percent.....	211	198	13	64	58	5	42	41	1	105	98	7
7.5 to 9.9 percent.....	59	55	4	20	19	1	5	5	-	34	31	3
10.0 percent or more.....	87	82	5	28	28	-	8	8	-	50	45	5
Not reported or not computed.....	163	157	7	30	30	-	28	27	1	105	100	5
Median.....	3.0	3.0	3.0	2.9	2.9	...	2.8	2.9	...	3.2	3.2	3.0
Acquired 1970 and 1971 (part).....	230	213	17	91	83	8	46	41	5	92	89	4

## Selected Annual Housing Costs as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	1,869	1,768	102	591	565	26	331	320	10	948	883	65
Less than 5 percent.....	6	5	1	3	3	-	1	1	-	3	1	1
5 to 9 percent.....	143	139	4	46	45	1	33	33	-	64	62	3
10 to 14 percent.....	447	439	8	146	145	1	100	100	-	202	195	7
15 to 19 percent.....	467	443	25	149	140	9	80	80	-	239	223	16
20 to 24 percent.....	215	201	15	75	74	1	32	28	4	108	99	9
25 to 29 percent.....	131	121	9	39	35	4	23	21	3	68	65	3
30 to 34 percent.....	61	53	8	17	16	1	6	5	1	37	32	5
35 to 39 percent.....	38	33	5	13	12	1	3	3	-	22	18	4
40 to 49 percent.....	49	42	7	17	15	3	7	7	-	25	21	4
50 percent or more.....	58	49	9	17	17	-	-	-	-	41	32	9
Not reported or not computed.....	253	243	11	68	64	4	46	44	3	139	135	4
Median.....	17	17	22	17	17	...	15	15	...	17	17	22
Acquired 1970 and 1971 (part).....	230	213	17	91	83	8	46	41	5	92	89	4

## PROPERTY CHARACTERISTICS

## Location by Size of Place

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
By purchase.....	2,087	1,970	117	681	647	34	377	361	15	1,029	962	67
Placed one new mortgage.....	1,607	1,561	46	525	508	16	272	266	6	811	787	24
Placed two or more new mortgages.....	54	33	21	4	4	-	1	1	-	49	28	21
Assumed mortgage(s) already on property.....	354	335	18	137	129	8	90	87	3	127	119	8
Assumed mortgage already on property and placed new mortgage.....	51	19	32	16	5	11	13	6	7	22	8	15
All cash.....	13	13	-	-	-	-	-	-	-	13	13	-
Borrowed other than with mortgage.....	7	7	-	-	-	-	-	-	-	7	7	-
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not by purchase.....	11	9	1	1	1	-	-	-	-	9	8	1
Inheritance or gift.....	11	9	1	1	1	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	1,003	936	67	379	357	22	162	156	6	462	424	38
Sale of previous home.....	197	187	9	42	40	1	23	23	-	132	124	8
Sale of other real property or other investments.....	17	16	1	1	1	-	-	-	-	16	15	1
Savings.....	494	462	32	241	226	15	52	51	1	201	185	16
Borrowing other than mortgage on this property.....	80	72	8	30	27	3	17	16	1	33	29	4
Gift.....	20	18	3	9	8	1	3	3	-	8	7	1
Land on which structure was built.....	7	7	-	-	-	-	1	1	-	5	5	-
Other.....	11	9	1	5	5	-	1	-	1	4	4	-
No downpayment required.....	110	100	10	26	24	2	51	49	2	33	28	5
Not reported.....	68	65	3	25	25	-	13	13	-	30	27	3

Other properties.....

## Land and Building Acquisition

During same 12-month period.....	1,796	1,699	98	591	560	31	326	315	12	879	824	56
Acquired land previously.....	35	35	-	2	2	-	-	-	-	33	33	-
Land not owned by building owner.....	48	43	5	10	10	-	13	12	1	25	21	4
Not reported.....	219	203	16	79	75	4	37	34	3	103	94	9

## Year Property Acquired

1969 to 1971 (part).....	437	406	31	174	161	13	77	71	6	186	175	12
1967 and 1968.....	349	327	23	125	120	5	64	62	1	161	145	16
1965 and 1966.....	308	292	16	102	98	4	39	39	-	167	155	12
1960 to 1964.....	501	472	29	143	138	5	80	75	5	277	259	19
1955 to 1959.....	315	304	11	91	87	4	75	74	1	148	143	5
1950 to 1954.....	140	134	7	35	33	3	40	39	1	65	62	3
1949 or earlier.....	49	46	3	12	12	-	1	1	-	36	33	3
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	44	40	4	14	13	1	10	9	1	20	18	1
1967 and 1968.....	76	75	1	20	20	-	20	20	-	37	36	1
1965 to 1966.....	100	94	6	23	22	1	15	14	1	62	58	4
1960 to 1964.....	253	242	12	83	81	3	45	44	1	125	117	8
1950 to 1959.....	699	662	37	269	254	14	176	168	8	254	240	14
1940 to 1949.....	289	262	27	109	104	5	35	35	-	144	123	21
1939 or earlier.....	554	527	27	139	134	4	58	54	4	358	339	19
Not reported.....	84	79	5	26	21	5	17	17	-	41	41	-

## Rooms

4 rooms or less.....	163	154	9	60	57	3	23	22	1	80	74	5
5 rooms.....	595	570	25	243	232	11	123	121	1	229	216	13
6 rooms.....	646	604	42	205	197	8	123	116	8	318	291	27
7 rooms.....	327	305	22	99	93	6	51	50	1	177	162	14
8 rooms.....	197	183	15	47	41	5	26	25	1	124	116	8
9 rooms or more.....	129	125	4	18	16	1	20	19	1	91	89	1
Not reported.....	42	41	1	11	11	-	9	8	1	21	21	-
Median.....	5.9	5.9	6.0	5.6	5.6	...	5.8	5.7	...	6.1	6.1	6.0

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	783	729	54	299	281	18	140	133	8	343	315	28
\$5,000 to \$7,499.....	4	4	-	-	-	-	1	1	-	3	3	-
\$7,500 to \$9,999.....	33	31	1	4	4	-	1	1	-	28	26	1
\$10,000 to \$12,499.....	62	60	1	31	30	1	7	7	-	24	24	-
\$12,500 to \$14,999.....	76	71	5	49	47	1	8	8	-	20	16	4
\$15,000 to \$17,499.....	100	94	6	58	54	4	16	16	-	27	24	3
\$17,500 to \$19,999.....	89	85	4	48	45	3	16	15	1	25	25	-
\$20,000 to \$24,999.....	112	103	9	45	44	1	26	26	-	41	33	8
\$25,000 to \$29,999.....	123	112	10	41	37	4	28	27	1	53	48	5
\$30,000 to \$34,999.....	85	75	11	14	11	3	23	19	4	49	45	4
\$35,000 to \$39,999.....	33	32	1	3	1	1	5	5	-	25	25	-
\$40,000 to \$49,999.....	20	18	1	-	-	-	4	3	1	16	16	-
\$50,000 or more.....	27	25	3	-	-	-	3	3	-	25	22	3
Not reported.....	8	8	-	-	-	-	-	-	-	8	8	-
Median.....dollars..	12	12	-	8	8	-	3	3	-	1	1	-
Other properties.....	1,316	1,251	65	383	367	16	236	228	8	697	656	41



Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 250,000 to 999,999

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	5	5	-	1	1	-	1	1	-	3	3	-
\$5,000 to \$7,499.....	61	60	1	12	12	-	5	5	-	44	43	1
\$7,500 to \$9,999.....	131	126	5	29	28	1	25	25	-	78	74	4
\$10,000 to \$12,499.....	216	208	8	90	89	1	48	48	-	78	71	7
\$12,500 to \$14,999.....	194	181	13	96	90	7	48	46	3	50	46	4
\$15,000 to \$17,499.....	260	246	14	107	102	5	44	43	1	110	102	8
\$17,500 to \$19,999.....	231	215	16	104	103	1	43	41	3	84	71	12
\$20,000 to \$24,999.....	318	300	17	116	109	7	60	59	1	141	132	9
\$25,000 to \$29,999.....	233	218	15	58	55	3	48	44	4	127	119	8
\$30,000 to \$39,999.....	216	195	21	34	28	7	29	26	3	153	141	12
\$40,000 to \$49,999.....	66	63	3	3	3	-	5	4	1	58	57	1
\$50,000 or more.....	74	71	3	1	-	1	1	1	-	71	70	1
Not reported.....	93	91	3	31	30	1	19	19	-	43	42	1
Median.....dollars..	19,000	18,900	20,100	17,300	17,200	...	17,900	17,700	...	21,900	22,100	19,600
Mean.....dollars..	21,200	21,200	22,300	17,700	17,500	...	18,800	18,600	...	24,400	24,600	21,500

## Purchase Price as Percent of Value

Acquired by purchase.....	2,087	1,970	118	681	647	34	376	361	16	1,030	962	68
Purchased 1967 to 1971 (part).....	783	729	54	299	281	18	140	133	8	343	315	28
Less than 80 percent.....	135	124	12	43	40	3	18	17	1	75	67	8
80 to 89 percent.....	200	191	9	82	80	3	29	29	-	89	82	6
90 to 94 percent.....	112	99	13	40	36	4	31	29	3	41	34	6
95 to 99 percent.....	105	94	11	46	41	5	17	14	3	42	39	3
100 percent or more.....	213	205	8	75	73	3	41	40	1	96	92	4
Not reported.....	17	16	1	12	10	1	4	4	-	1	1	-
Median.....	92	92	92	92	92	...	93	93	...	90	91	...
Purchased 1960 to 1966.....	802	758	44	244	235	9	119	114	5	439	410	29
Less than 60 percent.....	63	61	3	17	15	1	5	5	...	42	40	1
60 to 79 percent.....	255	239	16	80	74	5	37	33	4	139	132	7
80 to 89 percent.....	245	231	13	82	81	1	38	36	1	125	114	10
90 to 99 percent.....	109	104	5	29	27	1	20	20	-	61	57	4
100 percent or more.....	70	65	5	19	19	-	11	11	-	41	36	5
Not reported.....	59	58	1	18	18	-	9	9	-	32	30	1
Median.....	82	82	81	82	82	...	83	83	...	81	81	...
Purchased 1959 or earlier.....	502	483	20	138	131	7	117	114	3	248	237	11
Less than 40 percent.....	34	31	3	-	-	-	3	3	-	31	28	3
40 to 59 percent.....	84	78	5	23	21	3	15	15	-	45	42	3
60 to 79 percent.....	187	181	6	55	53	3	45	44	1	87	84	3
80 to 99 percent.....	124	119	5	38	38	1	35	34	1	49	46	3
100 percent or more.....	41	41	-	12	12	-	11	11	-	19	19	-
Not reported.....	33	33	-	8	8	-	8	8	-	17	17	-
Median.....	72	72	...	75	75	...	76	76	...	69	69	...
Not acquired by purchase.....	12	10	1	1	1	-	-	-	-	10	9	1

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	783	729	54	299	281	18	140	133	8	343	315	28
Less than 1.0.....	83	79	4	41	40	1	12	12	-	30	28	3
1.0 to 1.4.....	238	219	20	83	77	6	43	42	1	112	100	12
1.5 to 1.9.....	196	181	16	69	59	9	37	36	1	91	86	5
2.0 to 2.4.....	101	96	5	37	35	1	23	21	3	41	40	1
2.5 to 2.9.....	52	49	3	15	15	-	8	8	-	29	26	3
3.0 to 3.4.....	22	21	1	12	12	-	6	5	1	4	4	-
3.5 to 3.9.....	18	14	4	9	9	-	3	1	1	6	4	3
4.0 or more.....	23	21	1	12	12	-	1	1	-	9	8	1
Not reported or not computed.....	49	49	-	22	22	-	7	7	-	20	20	-
Median.....	1.6	1.6	1.6	1.6	1.6	...	1.6	1.6	...	1.6	1.6	...
Other properties.....	1,316	1,251	65	383	367	16	236	228	8	697	656	41

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	50	46	4	32	28	4	5	5	-	13	13	-
25 to 34 years.....	373	339	34	162	149	13	80	78	3	131	112	18
35 to 44 years.....	632	598	34	182	177	5	132	125	8	318	296	21
45 to 54 years.....	588	556	32	177	167	11	117	114	3	294	275	19
55 to 64 years.....	300	291	9	86	86	-	30	29	1	184	177	8
65 years or over.....	118	114	4	31	30	1	4	4	-	83	80	3
Not reported.....	38	37	1	13	13	-	8	7	1	17	17	-
Median.....	45	45	41	43	43	...	42	43	...	47	47	43

Table 2j. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
White.....	1,662	1,583	79	524	496	28	306	296	10	832	791	41
Negro.....	348	316	32	132	126	7	53	52	1	163	139	24
Other.....	51	45	5	8	8	-	8	5	3	35	32	3
Not reported.....	38	35	3	18	18	-	9	8	1	10	9	1

## Sex of Principal Owner

Male.....	1,820	1,716	104	593	561	32	347	335	12	880	820	61
Female.....	257	245	12	82	79	3	25	22	3	150	144	7
Not reported.....	22	20	3	8	8	-	5	4	1	9	8	1

## Veteran Status

Veteran.....	1,222	1,163	59	352	336	16	322	312	9	548	514	34
Vietnam conflict.....	151	147	4	55	52	3	60	59	1	36	36	-
Korean conflict.....	265	254	10	70	69	1	83	81	3	112	105	7
Korean conflict and World War II.....	76	72	4	18	17	1	25	25	-	33	30	3
World War II.....	540	511	29	142	134	8	109	106	3	290	271	18
World War I.....	17	16	1	2	2	-	2	1	1	12	12	-
Other service.....	172	162	11	65	63	3	41	40	1	66	59	6
Nonveteran.....	809	757	52	311	294	17	43	39	4	455	424	31
Not reported.....	68	60	8	20	18	1	12	9	2	37	33	4

## Persons in Household

1 person.....	98	94	4	18	18	-	12	12	-	68	64	4
2 persons.....	485	465	20	165	158	7	76	72	4	244	235	9
3 persons.....	369	352	17	123	117	5	67	66	1	180	169	10
4 persons.....	477	437	40	159	144	15	86	79	6	233	214	19
5 persons.....	266	253	13	93	90	3	60	59	1	113	104	9
6 persons or more.....	345	324	21	103	99	4	67	66	1	175	159	16
Not reported.....	58	54	4	22	21	1	9	8	1	27	25	1
Median.....	3.6	3.6	3.9	3.6	3.6	...	3.8	3.8	...	3.5	3.5	4.0

## Income

Less than \$2,000.....	26	25	1	12	12	-	-	-	-	14	13	1
\$2,000 to \$3,999.....	76	71	5	27	27	-	8	8	-	41	36	5
\$4,000 to \$5,999.....	140	136	4	56	54	1	19	19	-	65	63	3
\$6,000 to \$7,999.....	206	192	13	75	73	3	24	22	1	107	97	9
\$8,000 to \$9,999.....	262	242	20	105	96	9	53	50	3	103	96	8
\$10,000 to \$12,499.....	399	380	20	132	128	4	84	80	4	184	172	12
\$12,500 to \$14,999.....	255	240	15	84	76	8	60	57	3	111	106	5
\$15,000 to \$19,999.....	331	310	21	103	96	7	79	77	3	150	138	12
\$20,000 to \$24,999.....	145	138	7	34	34	-	18	17	1	93	87	5
\$25,000 to \$34,999.....	65	63	3	15	13	1	4	4	-	47	45	1
\$35,000 or more.....	48	44	4	4	3	1	1	1	-	43	41	3
Not reported.....	145	140	5	37	37	-	26	25	1	82	78	4
Median.....dollars..	11,700	11,700	11,600	10,900	10,900	...	12,100	12,100	...	12,000	12,100	11,200
Mean.....dollars..	13,200	13,200	13,700	12,100	12,000	...	12,500	12,500	...	14,300	14,300	13,800



Table 4j. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
1971

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	Total first and junior mortgage debt on--				Inside SMSA's, Places of 250,000 to 999,999	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	23,018	7,514	4,315	11,189	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	11,000	11,000	11,500	10,800	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....				
Less than \$5,000.....	140	4	7	130	Less than 5 percent.....	23,015	7,514	4,315	11,185
\$5,000 to \$7,499.....	759	143	70	546	5 to 9 percent.....	1,006	317	208	480
\$7,500 to \$9,999.....	2,177	804	454	918	10 to 14 percent.....	8,946	3,102	1,630	4,215
\$10,000 to \$12,499.....	2,975	1,352	593	1,030	15 to 19 percent.....	6,288	2,133	1,182	2,973
\$12,500 to \$14,999.....	3,380	1,489	670	1,221	20 to 24 percent.....	2,732	655	650	1,427
\$15,000 to \$17,499.....	3,727	1,594	608	1,525	25 to 29 percent.....	1,187	383	264	540
\$17,500 to \$19,999.....	2,666	1,112	562	992	30 to 34 percent.....	473	199	92	182
\$20,000 to \$24,999.....	3,632	853	688	2,090	35 to 39 percent.....	401	201	26	175
\$25,000 to \$29,999.....	1,881	163	455	1,263	40 to 49 percent.....	189	25	26	138
\$30,000 to \$39,999.....	1,269	-	161	1,109	50 percent or more.....	139	74	-	65
\$40,000 to \$49,999.....	361	-	48	313	Not reported or not computed.....	166	41	-	125
\$50,000 or more.....	51	-	-	51	Not reported or not computed.....	1,487	383	238	867
Total Mortgage Outstanding Debt					No regular payments required.....				
Less than \$5,000.....	1,073	182	154	737	3 - - - 3				
\$5,000 to \$7,499.....	1,885	546	349	991	Selected Annual Housing Costs as Percent of Income				
\$7,500 to \$9,999.....	2,862	1,113	580	1,169	Acquired before 1970.....				
\$10,000 to \$12,499.....	2,879	1,269	557	1,054	Less than 5 percent.....	19,182	6,171	3,379	9,632
\$12,500 to \$14,999.....	3,318	1,387	571	1,359	5 to 9 percent.....	49	13	6	30
\$15,000 to \$17,499.....	3,318	1,459	432	1,428	10 to 14 percent.....	1,088	327	174	587
\$17,500 to \$19,999.....	2,187	820	519	848	15 to 19 percent.....	4,235	1,430	857	1,949
\$20,000 to \$24,999.....	2,996	665	523	1,808	20 to 24 percent.....	5,348	1,673	1,012	2,663
\$25,000 to \$29,999.....	1,224	74	493	657	25 to 29 percent.....	2,410	898	418	1,093
\$30,000 to \$39,999.....	955	-	89	866	30 to 34 percent.....	1,616	515	342	760
\$40,000 to \$49,999.....	320	-	48	272	35 to 39 percent.....	629	181	89	359
\$50,000 or more.....	-	-	-	-	40 to 49 percent.....	366	133	12	220
Total Mortgage Outstanding Debt as Percent of Value					50 percent or more.....	496	194	61	241
Less than 20 percent.....	594	71	61	462	Not reported or not computed.....	542	179	-	363
20 to 29 percent.....	899	121	71	706	Not reported or not computed.....	2,403	628	407	1,368
30 to 39 percent.....	1,430	172	115	1,143	Acquired 1970 and 1971 (part)....				
40 to 49 percent.....	2,391	375	383	1,633	3,836	1,343	936	1,557	
50 to 59 percent.....	3,281	810	493	1,978	PROPERTY CHARACTERISTICS				
60 to 69 percent.....	3,979	1,476	576	1,927	Year Built				
70 to 79 percent.....	4,069	1,551	713	1,805	1969 to 1971 (part).....				
80 to 89 percent.....	3,115	1,339	1,069	707	1967 and 1968.....	1,051	260	256	535
90 to 99 percent.....	1,752	1,023	506	223	1965 and 1966.....	1,386	306	410	671
100 percent or more.....	629	267	173	189	1960 to 1964.....	1,741	366	288	1,087
Not reported.....	879	309	154	416	1950 to 1959.....	3,500	1,139	636	1,725
MORTGAGE PAYMENTS AND OTHER EXPENSES					1940 to 1949.....	6,814	2,724	1,575	2,515
Monthly Interest and Principal Payments on Total Mortgages					1939 or earlier.....	2,580	961	335	1,285
Regular monthly payments of interest and/or principal.....					Not reported.....	5,187	1,510	645	3,032
Less than \$70.....	4,100	7,514	4,315	11,185	Value				
\$70 to \$79.....	1,993	1,797	1,042	1,259	Less than \$5,000.....	17	5	5	8
\$80 to \$89.....	2,161	1,069	426	666	\$5,000 to \$7,499.....	224	55	26	142
\$90 to \$99.....	1,671	784	253	634	\$7,500 to \$9,999.....	646	193	121	331
\$100 to \$119.....	3,270	1,277	577	1,416	\$10,000 to \$12,499.....	1,366	627	336	403
\$120 to \$149.....	3,819	1,055	650	2,113	\$12,500 to \$14,999.....	1,475	813	355	307
\$150 to \$174.....	2,330	504	381	1,445	\$15,000 to \$17,499.....	2,232	1,072	417	743
\$175 to \$199.....	1,279	84	177	1,017	\$17,500 to \$19,999.....	2,466	1,263	455	748
\$200 to \$249.....	1,507	55	284	1,168	\$20,000 to \$24,999.....	3,892	1,598	852	1,441
\$250 to \$299.....	395	-	117	279	\$25,000 to \$29,999.....	3,295	861	778	1,656
\$300 or more.....	490	26	-	465	\$30,000 to \$39,999.....	3,419	632	633	2,154
No regular payments required.....	3	-	-	3	\$40,000 to \$49,999.....	1,422	58	169	1,195
					\$50,000 or more.....	1,685	26	14	1,645
					Not reported.....	879	309	154	416

Table 4j. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 250,000 to 999,999**

**Inside SMSA's, Places of 250,000 to 999,999**

**OWNER CHARACTERISTICS**

**OWNER CHARACTERISTICS--Continued**

**Age of Principal Owner**

**Veteran Status**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than 25 years.....	666	418	84	164
25 to 34 years.....	4,968	2,192	1,183	1,593
35 to 44 years.....	7,786	2,071	1,611	4,103
45 to 54 years.....	6,051	1,849	1,107	3,095
55 to 64 years.....	2,408	691	214	1,504
65 years or over.....	766	165	28	573
Not reported.....	373	129	87	157

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Vietnam conflict.....	14,085	3,956	3,702	6,427
Korean conflict.....	2,164	703	1,031	430
Korean conflict and World War II.....	3,247	803	915	1,530
World War II.....	892	232	242	417
World War I.....	5,312	1,419	900	2,993
Other service.....	158	8	38	112
Nonveteran.....	2,313	791	577	945
Not reported.....	8,272	3,357	498	4,417

**Race of Principal Owner**

**Income**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
White.....	18,669	5,723	3,501	9,445
Negro.....	3,361	1,538	635	1,188
Other.....	644	81	102	461
Not reported.....	344	172	78	94

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than \$2,000.....	163	98	-	65
\$2,000 to \$3,999.....	450	210	41	199
\$4,000 to \$5,999.....	1,068	480	152	437
\$6,000 to \$7,999.....	1,780	789	248	743
\$8,000 to \$9,999.....	2,614	1,150	578	886
\$10,000 to \$12,499.....	4,028	1,420	878	1,730
\$12,500 to \$14,999.....	2,966	1,024	776	1,166
\$15,000 to \$19,999.....	4,160	1,338	1,056	1,767
\$20,000 to \$24,999.....	2,252	393	223	1,636
\$25,000 to \$34,999.....	1,145	205	79	861
\$35,000 or more.....	919	39	48	832
Not reported.....	1,472	368	238	867

**Sex of Principal Owner**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Male.....	20,669	6,691	4,045	9,933
Female.....	2,140	730	234	1,176
Not reported.....	209	93	36	80



Table 1k. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 50,000 to 249,999

	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	4,948	1,664	3,283
PROPERTY CHARACTERISTICS			
Location by Size of Place			
Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...
Manner of Acquisition			
By purchase.....	4,702	1,437	3,265
Placed one new mortgage.....	3,227	746	2,480
Placed two or more new mortgages.....	124	26	98
Assumed mortgage(s) already on property.....	679	100	579
Assumed mortgage already on property and placed new mortgage.....	89	18	71
All cash.....	463	439	24
Borrowed other than with mortgage.....	111	100	10
Other.....	10	7	3
Not by purchase.....	183	166	17
Inheritance or gift.....	183	166	17
Other.....	-	-	-
Not reported.....	62	61	1
Source of Downpayment			
Purchased 1965 to 1971 (part).....	1,577	157	1,420
Sale of previous home.....	376	49	327
Sale of other real property or other investments.....	35	6	29
Savings.....	727	58	670
Borrowing other than mortgage on this property..	110	7	104
Gift.....	30	1	29
Land on which structure was built.....	7	-	7
Other.....	20	2	18
No downpayment required.....	138	6	132
Not reported.....	134	29	105
Other properties.....	3,371	1,507	1,863
Land and Building Acquisition			
During same 12-month period.....	4,229	1,359	2,871
Acquired land previously.....	200	123	77
Land not owned by building owner.....	22	5	16
Not reported.....	496	177	320
Year Property Acquired			
1969 to 1971 (part).....	738	87	651
1967 and 1968.....	634	82	552
1965 and 1966.....	498	68	430
1960 to 1964.....	1,029	189	840
1955 to 1959.....	760	275	485
1950 to 1954.....	544	312	232
1949 or earlier.....	740	647	93
Not reported.....	4	4	-
Year Built			
1969 and 1970 (part).....	86	7	79
1967 and 1968.....	162	17	146
1965 and 1966.....	146	16	130
1960 to 1964.....	583	67	516
1950 to 1959.....	1,631	374	1,258
1940 to 1949.....	717	308	409
1939 or earlier.....	1,443	801	642
Not reported.....	180	76	103

## Inside SMSA's, Places of 50,000 to 249,999

	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued			
Rooms			
4 rooms or less.....	487	243	244
5 rooms.....	1,446	502	943
6 rooms.....	1,479	484	995
7 rooms.....	755	194	560
8 rooms.....	393	103	290
9 rooms or more.....	273	83	190
Not reported.....	116	54	61
Median.....	5.8	5.6	5.9
Purchase Price			
Properties acquired by purchase 1967 to 1971 (part).....	1,324	125	1,198
Less than \$5,000.....	21	10	12
\$5,000 to \$7,499.....	48	9	39
\$7,500 to \$9,999.....	91	13	78
\$10,000 to \$12,499.....	123	14	109
\$12,500 to \$14,999.....	155	4	151
\$15,000 to \$17,499.....	148	19	130
\$17,500 to \$19,999.....	170	13	157
\$20,000 to \$24,999.....	235	15	219
\$25,000 to \$29,999.....	120	11	109
\$30,000 to \$34,999.....	88	7	82
\$35,000 to \$39,999.....	40	5	35
\$40,000 to \$49,999.....	41	3	38
\$50,000 or more.....	23	4	19
Not reported.....	19	0	19
Median.....dollars..	18,500	16,800	18,600
Other properties.....	3,624	1,539	2,085
Value			
Less than \$5,000.....	58	43	15
\$5,000 to \$7,499.....	209	130	79
\$7,500 to \$9,999.....	264	127	137
\$10,000 to \$12,499.....	491	226	264
\$12,500 to \$14,999.....	396	141	255
\$15,000 to \$17,499.....	588	199	389
\$17,500 to \$19,999.....	477	150	327
\$20,000 to \$24,999.....	781	190	592
\$25,000 to \$29,999.....	627	161	466
\$30,000 to \$39,999.....	523	117	406
\$40,000 to \$49,999.....	180	42	139
\$50,000 or more.....	141	42	99
Not reported.....	213	97	116
Median.....dollars..	19,400	16,400	21,000
Mean.....dollars..	21,100	18,400	22,400
Purchase Price as Percent of Value			
Acquired by purchase.....	4,702	1,436	3,266
Purchased 1967 to 1971 (part).....	1,324	125	1,198
Less than 80 percent.....	263	31	232
80 to 89 percent.....	299	21	278
90 to 94 percent.....	218	21	196
95 to 99 percent.....	162	8	154
100 percent or more.....	353	44	309
Not reported.....	29	-	29
Median.....	92	93	92
Purchased 1960 to 1966.....	1,482	217	1,266
Less than 60 percent.....	150	25	125
60 to 79 percent.....	601	64	536
80 to 89 percent.....	361	52	309
90 to 99 percent.....	187	31	156
100 percent or more.....	101	23	78
Not reported.....	82	20	61
Median.....	78	82	78
Purchased 1959 or earlier.....	1,896	1,094	802
Less than 40 percent.....	342	268	74
40 to 59 percent.....	431	234	197
60 to 79 percent.....	552	284	269
80 to 99 percent.....	331	162	169
100 percent or more.....	109	62	47
Not reported.....	131	85	46
Median.....	64	60	68
Not acquired by purchase.....	246	228	18

Table 1k. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	1,324	125	1,198
Less than 1.0.....	168	23	144
1.0 to 1.4.....	357	19	338
1.5 to 1.9.....	333	15	318
2.0 to 2.4.....	164	21	143
2.5 to 2.9.....	84	9	75
3.0 to 3.4.....	41	7	34
3.5 to 3.9.....	17	4	13
4.0 or more.....	62	14	49
Not reported or not computed.....	99	14	85
Median.....	1.6	1.9	1.6
Other properties.....	3,624	1,539	2,085

## RECURRING EXPENSES

## Selected Monthly Housing Costs

Acquired before 1970.....	4,515	1,613	2,902
Less than \$50.....	378	375	3
\$50 to \$59.....	222	212	10
\$60 to \$69.....	183	170	13
\$70 to \$79.....	182	158	25
\$80 to \$89.....	189	142	47
\$90 to \$99.....	161	88	72
\$100 to \$119.....	363	125	239
\$120 to \$149.....	614	75	539
\$150 to \$174.....	505	31	474
\$175 to \$199.....	419	10	408
\$200 to \$224.....	340	15	325
\$225 to \$249.....	181	1	179
\$250 to \$274.....	127	1	125
\$275 to \$299.....	83	-	83
\$300 or more.....	191	3	188
Not reported.....	378	206	172
Median.....dollars..	139	66	172
Acquired 1970 and 1971 (part).....	433	52	381

## Real Estate Tax

Acquired before 1970.....	4,515	1,613	2,902
Less than \$100.....	305	176	129
\$100 to \$199.....	533	216	317
\$200 to \$299.....	669	275	395
\$300 to \$349.....	342	106	236
\$350 to \$399.....	289	81	208
\$400 to \$449.....	280	94	186
\$450 to \$499.....	269	78	191
\$500 to \$549.....	283	85	198
\$550 to \$599.....	201	63	138
\$600 to \$699.....	363	82	280
\$700 to \$799.....	241	67	174
\$800 or more.....	565	145	420
Not reported.....	174	145	29
Median.....dollars..	405	331	440
Acquired 1970 and 1971 (part).....	433	52	381

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	4,515	1,613	2,902
Less than \$10.....	301	113	188
\$10 to \$14.....	569	215	354
\$15 to \$19.....	858	249	609
\$20 to \$24.....	943	267	676
\$25 to \$29.....	581	198	383
\$30 to \$39.....	508	183	325
\$40 to \$49.....	213	80	132
\$50 to \$59.....	61	24	37
\$60 or more.....	86	37	49
Not reported or not computed.....	395	247	148
Median.....dollars..	21	21	21
Acquired 1970 and 1971 (part).....	433	52	381

## Inside SMSA's, Places of 50,000 to 249,999

## RECURRING EXPENSES--Continued

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	4,515	1,613	2,902
Less than 5 percent.....	119	113	6
5 to 9 percent.....	679	471	208
10 to 14 percent.....	1,024	285	739
15 to 19 percent.....	789	133	656
20 to 24 percent.....	518	86	432
25 to 29 percent.....	287	55	231
30 to 34 percent.....	121	29	92
35 to 39 percent.....	95	36	59
40 to 49 percent.....	95	32	64
50 percent or more.....	126	40	85
Not reported or not computed.....	663	332	331
Median.....	15	10	17
Acquired 1970 and 1971 (part).....	433	52	381

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	88	11	77
25 to 34 years.....	690	27	663
35 to 44 years.....	1,047	96	951
45 to 54 years.....	1,151	247	903
55 to 64 years.....	923	475	447
65 years or over.....	950	767	183
Not reported.....	99	40	59
Median.....	50	64	44

## Race of Principal Owner

White.....	4,450	1,507	2,943
Negro.....	333	93	240
Other.....	53	15	39
Not reported.....	111	50	62

## Sex of Principal Owner

Male.....	3,979	1,099	2,880
Female.....	940	558	382
Not reported.....	28	7	22

## Veteran Status

Veteran.....	2,518	576	1,942
Vietnam conflict.....	212	10	202
Korean conflict.....	422	37	385
Korean conflict and World War II.....	147	19	128
World War II.....	1,248	329	919
World War I.....	181	150	30
Other service.....	308	30	278
Nonveteran.....	2,241	1,014	1,227
Not reported.....	189	75	114

## Persons in Household

1 person.....	493	361	133
2 persons.....	1,407	727	680
3 persons.....	851	250	602
4 persons.....	943	141	802
5 persons.....	540	61	479
6 persons or more.....	599	79	520
Not reported.....	113	46	67
Median.....	3.1	2.1	3.7

## Income

Less than \$2,000.....	181	148	32
\$2,000 to \$3,999.....	335	231	104
\$4,000 to \$5,999.....	404	212	193
\$6,000 to \$7,999.....	456	176	280
\$8,000 to \$9,999.....	521	139	382
\$10,000 to \$12,499.....	795	194	601
\$12,500 to \$14,999.....	589	120	469
\$15,000 to \$19,999.....	756	158	598
\$20,000 to \$24,999.....	302	62	240
\$25,000 to \$34,999.....	142	29	113
\$35,000 or more.....	105	32	72
Not reported.....	362	163	199
Median.....dollars..	11,200	7,800	12,300
Mean.....dollars..	12,300	9,700	13,600



Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands.) Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 50,000 to 249,999

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	3,106	3,106	-	914	914	-	597	597	-	1,595	1,595	-
2.....	174	-	174	29	-	29	36	-	36	110	-	110
3 or more.....	3	-	3	-	-	-	2	-	2	1	-	1
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	3,133	2,959	174	943	914	29	630	592	37	1,561	1,452	108
Contract to purchase.....	150	147	3	-	-	-	5	5	-	145	142	3
Origin of First Mortgage												
Mortgage made at time property acquired.....	2,306	2,204	102	696	684	12	458	437	21	1,153	1,084	69
Mortgage assumed at time property acquired.....	603	542	62	226	210	16	173	157	16	204	175	30
Mortgage placed later than acquisition of property.....	374	360	14	21	20	1	4	4	-	349	336	12
Refinanced mortgage: Same lender.....	190	184	6	10	10	-	3	3	-	177	171	6
Different lender.....	111	104	7	10	9	1	1	1	-	100	94	6
Mortgage placed on property owned free and clear of debt.....	73	73	-	1	1	-	-	-	-	72	72	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	374	360	14	21	20	1	4	4	-	349	336	12
Renew or extend loan that had fallen due, without increasing outstanding balance.....	22	22	-	1	1	-	-	-	-	20	20	-
Secure better terms.....	58	55	3	6	6	-	-	-	-	52	49	3
Provide funds for additions, improvements, or repairs to this property.....	141	139	3	6	6	-	3	3	-	133	131	3
Provide funds for investment in other real estate.....	16	15	1	-	-	-	-	-	-	16	15	1
Provide funds for other types of investments.....	15	15	-	-	-	-	-	-	-	15	15	-
Provide funds for educational or medical expenses.....	27	23	4	1	-	1	-	-	-	26	23	3
Other reasons.....	37	37	-	4	4	-	-	-	-	33	33	-
Not reported.....	58	55	3	3	3	-	1	1	-	53	50	3
Other properties.....	2,910	2,746	164	922	894	27	631	593	37	1,357	1,258	99
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	726	673	53	256	246	10	108	100	8	362	328	35
1967 and 1968.....	617	585	32	160	156	4	112	109	4	345	321	24
1965 and 1966.....	498	469	29	139	132	7	71	68	3	288	268	20
1960 to 1964.....	865	826	39	240	236	4	149	140	8	477	450	27
1955 to 1959.....	420	402	19	111	111	-	126	113	13	183	177	6
1950 to 1954.....	152	149	3	36	33	3	68	68	-	48	48	-
1949 or earlier.....	5	3	3	1	-	1	1	-	1	3	3	-
First Mortgage Loan												
Less than \$5,000.....	170	156	14	10	10	-	9	8	1	151	139	13
\$5,000 to \$7,499.....	269	251	18	51	48	4	24	20	4	193	184	9
\$7,500 to \$9,999.....	414	395	19	134	131	3	84	80	4	196	184	12
\$10,000 to \$12,499.....	626	598	28	220	209	10	139	132	6	268	256	11
\$12,500 to \$14,999.....	605	581	23	222	220	3	128	124	4	254	237	17
\$15,000 to \$17,499.....	415	387	28	142	138	4	93	85	8	181	164	16
\$17,500 to \$19,999.....	284	269	15	91	88	3	60	56	4	133	125	8
\$20,000 to \$24,999.....	296	282	14	57	57	-	65	61	4	175	164	11
\$25,000 to \$29,999.....	116	105	10	13	11	2	19	19	-	83	76	8
\$30,000 to \$39,999.....	71	67	4	4	4	-	12	12	-	56	51	4
\$40,000 to \$49,999.....	11	10	1	-	-	-	1	-	1	10	10	-
\$50,000 or more.....	7	6	1	-	-	-	-	-	-	7	6	1
Median.....dollars..	13,100	13,100	13,500	13,100	13,100	...	13,600	13,600	13,900	12,900	12,800	13,900
Mean.....dollars..	13,900	13,900	14,400	13,400	13,400	...	14,500	14,500	14,000	14,000	14,000	14,800

Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	634	602	32	97	91	6	88	84	4	449	428	21
\$5,000 to \$7,499.....	405	381	24	91	91	-	97	89	8	216	201	16
\$7,500 to \$9,999.....	485	464	22	189	184	6	98	89	10	198	191	7
\$10,000 to \$12,499.....	499	472	26	199	192	6	90	87	2	210	193	18
\$12,500 to \$14,999.....	399	382	17	143	139	4	82	80	3	173	163	11
\$15,000 to \$17,499.....	310	291	19	121	119	3	54	51	4	134	122	13
\$17,500 to \$19,999.....	197	182	16	53	50	3	54	51	4	90	81	9
\$20,000 to \$24,999.....	200	193	7	35	35	-	43	41	1	122	117	5
\$25,000 to \$29,999.....	95	84	11	12	11	1	16	16	-	67	57	10
\$30,000 to \$39,999.....	45	43	2	3	3	-	12	10	1	31	30	1
\$40,000 to \$49,999.....	11	10	1	-	-	-	-	-	-	11	10	1
\$50,000 or more.....	3	3	-	-	-	-	-	-	-	3	3	-
Median.....dollars..	10,500	10,500	11,000	11,100	11,100	...	10,900	11,000	9,100	9,800	9,600	11,700
Mean.....dollars..	11,300	11,300	12,100	11,400	11,400	...	11,700	11,800	11,000	11,100	11,000	12,800

## Total Mortgage Outstanding Debt

Less than \$5,000.....	627	602	25	96	91	5	88	84	4	443	428	15
\$5,000 to \$7,499.....	396	381	15	93	91	1	92	89	2	211	201	11
\$7,500 to \$9,999.....	478	464	14	185	184	1	94	89	5	199	191	8
\$10,000 to \$12,499.....	491	472	19	199	192	7	92	87	5	200	193	7
\$12,500 to \$14,999.....	405	382	23	144	139	5	84	80	5	176	163	13
\$15,000 to \$17,499.....	311	291	20	119	119	-	56	51	5	137	122	15
\$17,500 to \$19,999.....	196	182	14	53	50	3	53	51	3	91	81	9
\$20,000 to \$24,999.....	213	193	20	39	35	4	46	41	5	128	117	11
\$25,000 to \$29,999.....	100	84	16	12	11	1	18	16	2	70	57	13
\$30,000 to \$39,999.....	53	43	10	4	3	1	12	10	1	37	30	7
\$40,000 to \$49,999.....	10	10	-	-	-	-	-	-	-	10	10	-
\$50,000 or more.....	4	3	1	-	-	-	-	-	-	4	3	1
Median.....dollars..	10,700	10,500	14,200	11,200	11,100	...	11,100	11,000	13,100	9,900	9,600	15,200
Mean.....dollars..	11,500	11,300	15,100	11,500	11,400	...	11,900	11,800	14,000	11,300	11,000	15,800

## Interest Rate on First Mortgage

Less than 5.0 percent.....	435	412	24	89	84	5	244	225	19	102	102	-
5.0 percent.....	93	90	3	11	11	-	-	-	-	82	79	3
5.1 to 5.9 percent.....	1,057	1,021	36	513	494	18	226	216	9	318	311	8
6.0 percent.....	618	578	40	106	105	1	61	55	5	451	418	34
6.1 to 6.4 percent.....	92	85	7	3	3	-	-	-	-	89	82	7
6.5 to 6.9 percent.....	315	292	24	49	48	1	39	36	3	227	208	20
7.0 percent.....	162	158	4	22	21	1	12	12	-	128	125	3
7.1 to 7.4 percent.....	54	42	12	-	-	-	1	1	-	52	41	12
7.5 to 7.9 percent.....	208	197	11	71	70	1	34	34	-	103	93	10
8.0 percent.....	80	71	9	9	9	-	3	3	-	68	59	9
8.1 to 8.4 percent.....	11	11	-	-	-	-	-	-	-	11	11	-
8.5 to 8.9 percent.....	121	116	5	69	69	-	15	14	1	36	33	4
9.0 percent.....	7	7	-	-	-	-	-	-	-	7	7	-
9.1 to 9.9 percent.....	7	4	3	-	-	-	-	-	-	7	4	3
10.0 percent or more.....	23	23	-	-	-	-	-	-	-	23	23	-
Median.....	6.0	6.0	6.0	5.8	5.8	...	5.4	5.4	5.1	6.0	6.0	6.7

## Term of First Mortgage

Less than 8 years.....	61	59	3	-	-	-	-	-	-	61	59	3
8 to 12 years.....	173	160	13	1	1	-	-	-	-	171	158	13
13 to 17 years.....	203	194	9	11	11	-	2	2	-	190	181	9
18 to 22 years.....	641	610	31	90	88	1	44	43	1	507	479	28
23 to 27 years.....	808	756	52	192	183	9	125	115	10	490	458	33
28 to 32 years.....	1,292	1,222	70	620	602	18	463	437	26	210	184	26
33 to 37 years.....	28	28	-	21	21	-	-	-	-	7	7	-
38 years or more.....	14	14	-	9	9	-	-	-	-	6	6	-
No stated term.....	63	63	-	-	-	-	-	-	-	63	63	-
Median.....	26.2	26.2	26.1	29.4	29.4	...	29.5	29.5	29.3	21.9	21.8	23.4

## Holder of First Mortgage

Commercial bank or trust company.....	469	450	20	175	170	5	74	70	5	220	210	10
Mutual savings bank.....	461	440	21	140	133	6	172	164	9	149	143	6
Savings and loan association.....	1,161	1,075	86	166	158	8	130	121	10	865	796	69
Life insurance company.....	511	485	26	200	194	7	156	147	8	155	144	11
Mortgage company.....	50	47	3	20	20	-	9	9	-	20	17	3
Federal agency.....	102	101	1	59	59	-	22	20	1	22	22	-
Federal National Mortgage Association.....	202	194	8	149	147	3	53	48	5	-	-	-
Real estate or construction company.....	16	16	-	-	-	-	-	-	-	16	16	-
Individual or individual's estate.....	183	170	13	-	-	-	-	-	-	183	170	13
Other.....	128	128	-	33	33	-	19	19	-	76	76	-



Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	2,157	2,025	132	365	351	14	249	232	17	1,543	1,442	100
Agent.....	1,126	1,081	45	578	564	15	385	365	20	163	152	11

## Holder's Acquisition of First Mortgage

Originated by holder.....	2,095	1,976	119	366	356	11	219	206	13	1,510	1,414	95
Purchased from present servicer.....	861	822	39	464	451	13	306	288	17	91	83	8
Purchased from someone else.....	277	260	17	109	105	4	102	95	7	66	59	7
Not reported.....	50	48	2	4	3	1	8	8	-	39	38	1

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,907	2,743	164	921	893	27	629	592	37	1,357	1,258	99
Less than 40 percent.....	68	65	3	3	3	-	3	3	-	62	59	3
40 to 49 percent.....	49	45	5	5	4	1	4	3	1	40	38	2
50 to 59 percent.....	127	110	17	18	16	3	11	10	2	97	85	12
60 to 69 percent.....	284	253	31	44	36	8	26	22	4	214	195	19
70 to 79 percent.....	476	432	44	71	67	4	47	42	5	358	323	35
80 to 89 percent.....	568	531	37	169	164	5	122	110	12	277	257	19
90 to 94 percent.....	310	304	6	154	150	4	55	55	-	101	98	2
95 to 99 percent.....	490	482	9	311	310	1	110	107	3	69	65	4
100 percent or more.....	471	461	11	127	125	1	241	231	9	104	104	-
Not reported.....	63	61	3	18	18	-	10	8	1	36	35	1
Median.....	87	88	75	94	94	...	96	97	84	76	77	73
Other properties.....	377	363	14	23	21	1	6	6	-	349	336	12

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,907	2,743	164	921	893	27	629	592	37	1,357	1,258	99
Less than 40 percent.....	65	65	-	3	3	-	3	3	-	59	59	-
40 to 49 percent.....	45	45	-	4	4	-	3	3	-	38	38	-
50 to 59 percent.....	112	110	2	16	16	-	10	10	-	87	85	2
60 to 69 percent.....	261	253	8	36	36	-	24	22	1	201	195	6
70 to 79 percent.....	439	432	7	67	67	-	43	42	1	329	323	6
80 to 89 percent.....	567	531	36	173	164	9	114	110	4	280	257	23
90 to 94 percent.....	338	304	34	154	150	4	59	55	4	124	98	26
95 to 99 percent.....	510	482	28	317	310	8	112	107	4	81	65	16
100 percent or more.....	507	461	46	132	125	7	253	231	21	122	104	18
Not reported.....	63	61	3	18	18	-	10	8	1	36	35	1
Median.....	88	88	94	94	94	...	97	97	100+	78	77	92
Other properties.....	377	363	14	23	21	1	6	6	-	349	336	12

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	374	365	9	56	52	4	46	44	1	273	269	4
20 to 29 percent.....	247	240	7	35	33	1	52	51	1	160	156	4
30 to 39 percent.....	296	286	10	34	32	1	63	59	4	199	194	5
40 to 49 percent.....	375	363	11	80	80	-	49	48	1	246	235	10
50 to 59 percent.....	489	458	31	158	153	5	63	59	4	268	246	21
60 to 69 percent.....	497	470	27	171	168	3	104	101	3	223	202	21
70 to 79 percent.....	398	359	38	138	127	12	98	91	7	161	141	19
80 to 89 percent.....	239	214	24	97	94	3	67	63	4	75	58	17
90 to 99 percent.....	206	199	8	125	125	-	54	51	3	27	22	5
100 percent or more.....	47	40	7	18	18	-	18	12	6	11	10	2
Not reported.....	116	112	4	32	32	-	21	18	3	63	61	1
Median.....	55	55	66	65	65	...	63	62	73	47	46	64

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
Interest and principal.....	3,260	3,084	176	943	914	29	635	597	37	1,682	1,572	110
Fully amortized.....	3,147	2,974	173	943	914	29	632	594	37	1,572	1,465	107
Partially amortized.....	113	110	3	-	-	-	3	3	-	110	107	3
Principal only.....	5	5	-	-	-	-	-	-	-	5	5	-
Fully amortized.....	3	3	-	-	-	-	-	-	-	3	3	-
Partially amortized.....	2	2	-	-	-	-	-	-	-	2	2	-
Interest only.....	19	17	1	-	-	-	-	-	-	19	17	1
No regular payment required.....	-	-	-	-	-	-	-	-	-	-	-	-

Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.	3,261	3,084	177	943	914	29	635	597	37	1,683	1,572	111
Real estate taxes and property insurance.....	2,091	1,988	102	933	906	28	546	513	33	611	570	41
With no other items.....	961	897	65	14	14	-	437	408	29	510	474	35
With other items.....	1,130	1,092	38	919	892	28	108	104	4	102	96	6
Real estate taxes only.....	399	375	24	6	6	-	71	69	3	322	300	22
Property insurance only.....	37	36	1	-	-	-	-	-	-	37	36	1
Other combinations or no other items.....	735	685	49	4	3	1	18	16	1	713	666	47
No regular payments of interest and principal...	22	22	-	-	-	-	-	-	-	22	22	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
Less than \$50.....	352	331	21	92	89	3	64	58	6	196	183	13
\$50 to \$59.....	333	309	24	108	104	4	92	82	11	133	123	10
\$60 to \$69.....	386	371	15	131	125	5	91	88	3	164	157	7
\$70 to \$79.....	374	360	14	131	127	4	91	90	1	152	143	9
\$80 to \$89.....	391	376	15	152	150	3	51	48	3	188	178	10
\$90 to \$99.....	308	296	13	98	97	1	63	59	4	148	140	8
\$100 to \$119.....	456	431	25	138	133	5	76	72	4	241	226	15
\$120 to \$149.....	328	303	25	53	51	1	57	52	5	217	199	18
\$150 to \$174.....	166	159	7	27	27	-	22	22	-	117	111	7
\$175 to \$199.....	74	69	5	5	3	2	16	16	-	53	51	3
\$200 to \$249.....	69	64	6	8	8	-	9	9	-	52	47	6
\$250 to \$299.....	31	27	4	-	-	-	2	1	1	29	26	3
\$300 or more.....	15	12	2	-	-	-	-	-	-	15	12	2
Median.....dollars..	85	84	88	80	80	...	77	77	68	91	90	98
Mean.....dollars..	94	94	102	84	84	...	87	88	82	103	102	113
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
Less than \$70.....	1,028	1,012	16	321	319	3	233	228	4	475	466	9
\$70 to \$79.....	366	360	6	128	127	1	90	90	-	148	143	5
\$80 to \$89.....	381	376	5	152	150	2	50	48	1	179	178	1
\$90 to \$99.....	310	296	15	100	97	3	60	59	1	150	140	11
\$100 to \$119.....	455	431	25	137	133	4	80	72	8	239	226	13
\$120 to \$149.....	338	303	35	57	51	5	61	52	9	220	199	21
\$150 to \$174.....	178	159	19	28	27	1	28	22	7	122	111	11
\$175 to \$199.....	79	67	12	7	3	4	17	16	1	55	48	7
\$200 to \$249.....	86	64	23	12	8	4	12	9	3	63	47	16
\$250 to \$299.....	38	27	11	1	-	1	4	1	3	33	26	7
\$300 or more.....	23	12	11	-	-	-	-	-	-	23	12	11
Median.....dollars..	86	84	138	81	80	...	79	77	133	93	90	144
Mean.....dollars..	97	94	162	85	84	...	91	88	143	106	102	175
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	3,092	2,939	154	895	872	24	606	571	35	1,591	1,496	95
Delinquent (30 days or more).....	162	141	21	40	37	4	21	18	2	100	86	15
1 to 3 payments.....	126	105	21	32	28	4	17	15	2	77	62	15
4 or more payments.....	36	36	-	8	8	-	4	4	-	23	23	-
Foreclosure in process.....	12	12	-	7	7	-	-	-	-	4	4	-
Foreclosure not in process.....	24	24	-	1	1	-	4	4	-	19	19	-
Not reported.....	30	27	2	7	6	1	8	8	-	14	13	1
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-



Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of 50,000 to 249,999

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Acquired before 1970.....	2,902	2,756	146	779	757	21	578	548	31	1,546	1,451	94
Less than \$50.....	3	3	-	-	-	-	-	-	-	3	3	-
\$50 to \$59.....	10	10	-	-	-	-	-	-	-	10	10	-
\$60 to \$69.....	13	13	-	5	5	-	-	-	-	9	9	-
\$70 to \$79.....	25	22	2	2	2	-	12	10	1	11	10	1
\$80 to \$89.....	47	47	-	16	16	-	8	8	-	23	23	-
\$90 to \$99.....	72	69	3	20	20	-	10	8	2	42	41	1
\$100 to \$119.....	239	236	3	79	79	-	51	51	-	108	105	3
\$120 to \$149.....	539	522	17	171	163	8	146	146	-	222	213	9
\$150 to \$174.....	474	456	17	176	175	1	97	93	4	201	189	12
\$175 to \$199.....	408	393	15	132	131	1	81	78	3	195	184	11
\$200 to \$224.....	325	306	19	76	72	4	62	54	9	187	181	6
\$225 to \$249.....	179	164	15	28	26	1	34	33	1	117	105	12
\$250 to \$274.....	125	111	14	12	10	1	22	17	5	91	84	8
\$275 to \$299.....	83	77	5	11	9	1	11	9	1	61	59	3
\$300 or more.....	188	162	26	11	10	1	19	16	3	158	136	22
Not reported.....	172	163	9	42	40	1	25	24	1	105	99	6
Median.....dollars..	172	170	213	160	160	...	162	160	...	186	184	225
Acquired 1970 and 1971 (part).....	381	350	31	164	157	7	57	50	7	160	143	16

## Real Estate Tax

Acquired before 1970.....	2,902	2,756	146	779	757	21	578	548	31	1,546	1,451	94
Less than \$100.....	129	121	8	21	21	-	18	17	1	89	82	7
\$100 to \$199.....	317	289	28	105	99	6	60	57	3	151	132	19
\$200 to \$299.....	395	377	18	158	156	1	98	90	8	139	131	8
\$300 to \$349.....	236	229	7	87	83	4	46	46	-	103	100	3
\$350 to \$399.....	208	199	9	69	69	-	53	50	3	86	80	6
\$400 to \$449.....	186	179	7	56	55	1	41	41	-	89	84	5
\$450 to \$499.....	191	185	7	54	54	-	47	43	4	90	88	3
\$500 to \$549.....	198	189	9	61	59	1	52	50	2	85	80	5
\$550 to \$599.....	138	130	9	32	28	4	29	28	1	77	74	4
\$600 to \$699.....	280	266	14	72	71	1	56	51	4	153	144	9
\$700 to \$799.....	174	165	9	23	23	-	24	23	1	127	119	8
\$800 or more.....	420	399	21	41	39	1	53	50	3	326	310	16
Not reported.....	29	28	1	-	-	-	-	-	-	29	28	1
Median.....dollars..	440	441	418	362	363	...	416	416	...	506	509	430
Acquired 1970 and 1971 (part).....	381	350	31	164	157	7	57	50	7	160	143	16

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	3,283	3,106	177	943	914	29	635	597	37	1,706	1,595	111
Less than 5 percent.....	284	270	14	67	65	3	64	56	8	153	150	3
5 to 9 percent.....	1,527	1,450	77	484	471	13	309	288	21	734	692	42
10 to 14 percent.....	794	748	46	225	216	9	143	139	4	426	393	34
15 to 19 percent.....	248	235	13	54	52	1	44	43	1	150	139	11
20 to 24 percent.....	88	82	6	21	21	-	21	21	-	46	40	6
25 to 29 percent.....	51	46	5	17	17	-	7	5	1	27	23	4
30 to 34 percent.....	37	35	2	15	15	-	4	4	-	18	16	2
35 to 39 percent.....	16	15	1	1	1	-	5	4	1	10	10	-
40 to 49 percent.....	15	15	-	1	1	-	1	1	-	12	12	-
50 percent or more.....	24	23	1	12	11	1	1	1	-	11	11	-
Not reported or not computed.....	199	188	11	46	45	1	34	34	-	119	109	10
Median.....	9	9	9	8	8	...	8	8	7	9	9	10
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	2,902	2,756	146	779	757	21	578	548	31	1,546	1,451	94
Less than \$10.....	188	170	18	46	42	4	38	36	1	104	91	13
\$10 to \$14.....	354	329	25	113	112	1	68	61	7	173	156	18
\$15 to \$19.....	609	580	29	190	180	9	140	135	5	279	265	14
\$20 to \$24.....	676	647	29	183	179	4	130	128	3	363	340	23
\$25 to \$29.....	383	370	13	105	105	-	80	73	7	198	192	7
\$30 to \$39.....	325	308	17	62	62	-	57	54	3	206	192	14
\$40 to \$49.....	132	127	6	28	25	3	29	27	2	75	74	1
\$50 to \$59.....	37	35	2	8	8	-	6	6	-	23	21	2
\$60 or more.....	49	47	2	13	13	-	9	7	1	28	27	1
Not reported or not computed.....	148	143	5	31	31	-	21	18	3	97	94	3
Median.....dollars..	21	21	19	20	20	...	21	21	...	22	22	20
Acquired 1970 and 1971 (part).....	381	350	31	164	157	7	57	50	7	160	143	16

Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage		
							Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Real Estate Tax as Percent of Income												
Acquired before 1970.....	2,902	2,756	146	779	757	21	578	548	31	1,546	1,451	94
Less than 1.0 percent.....	111	100	11	16	16	-	19	19	-	76	65	11
1.0 to 1.9 percent.....	366	349	17	141	135	7	73	68	5	152	146	6
2.0 to 2.9 percent.....	596	564	33	190	184	5	132	123	10	274	257	18
3.0 to 3.9 percent.....	498	476	21	152	151	1	108	100	9	237	226	11
4.0 to 4.9 percent.....	379	360	19	93	89	4	82	79	3	204	191	13
5.0 to 7.4 percent.....	446	428	18	96	95	1	93	92	1	257	241	16
7.5 to 9.9 percent.....	150	138	12	24	22	1	22	21	1	104	95	9
10.0 percent or more.....	143	143	-	28	28	-	18	18	-	97	97	-
Not reported or not computed.....	212	198	14	38	37	1	30	29	1	144	133	11
Median.....	3.5	3.5	3.2	3.1	3.1	...	3.4	3.5	...	3.8	3.8	3.6
Acquired 1970 and 1971 (part).....	381	350	31	164	157	7	57	50	7	160	143	16
Selected Annual Housing Costs as Percent of Income												
Acquired before 1970.....	2,902	2,756	146	779	757	21	578	548	31	1,546	1,451	94
Less than 5 percent.....	6	6	-	1	1	-	1	1	-	4	4	-
5 to 9 percent.....	208	203	4	54	53	1	46	46	-	107	104	3
10 to 14 percent.....	739	725	14	220	220	-	161	154	7	358	351	7
15 to 19 percent.....	656	634	22	195	190	5	143	133	10	317	311	7
20 to 24 percent.....	432	393	39	116	108	8	78	74	5	238	211	27
25 to 29 percent.....	231	206	25	50	47	3	48	43	4	134	116	18
30 to 34 percent.....	92	83	9	18	17	1	12	9	3	62	56	5
35 to 39 percent.....	59	54	4	8	8	-	8	8	-	42	38	4
40 to 49 percent.....	64	61	3	18	18	-	13	12	1	32	31	1
50 percent or more.....	85	80	5	23	23	-	7	7	-	56	51	5
Not reported or not computed.....	331	309	21	74	72	3	61	60	1	195	177	18
Median.....	17	17	22	16	16	...	16	16	...	18	17	24
Acquired 1970 and 1971 (part).....	381	350	31	164	157	7	57	50	7	160	143	16
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Manner of Acquisition												
By purchase.....	3,265	3,090	176	942	913	29	633	596	37	1,691	1,581	110
Placed one new mortgage.....	2,480	2,424	56	711	701	9	455	437	18	1,314	1,286	29
Placed two or more new mortgages.....	98	44	54	4	-	4	5	3	3	89	42	47
Assumed mortgage(s) already on property.....	579	546	32	207	200	8	160	151	9	211	196	15
Assumed mortgage already on property and placed new mortgage.....	71	38	33	20	12	8	11	4	7	40	21	19
All cash.....	24	24	-	-	-	-	1	1	-	23	23	-
Borrowed other than with mortgage.....	10	10	-	-	-	-	-	-	-	10	10	-
Other.....	3	3	-	-	-	-	-	-	-	3	3	-
Not by purchase.....	17	15	1	1	1	-	2	2	-	14	12	1
Inheritance or gift.....	17	15	1	1	1	-	2	2	-	14	12	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-



Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	1,497	1,395	102	507	486	21	271	258	13	719	651	68
Sale of previous home.....	339	307	32	81	75	5	38	35	4	220	197	23
Sale of other real property or other investments.....	33	30	3	11	11	-	7	6	1	14	13	1
Savings.....	706	670	35	291	283	8	109	106	3	306	281	25
Borrowing other than mortgage on this property.....	113	101	12	39	37	3	18	15	3	56	49	7
Gift.....	32	29	3	5	5	-	6	6	-	21	18	3
Land on which structure was built.....	8	8	-	1	1	-	-	-	-	7	7	-
Other.....	18	15	3	7	4	3	3	3	-	9	9	-
No downpayment required.....	134	129	5	38	37	1	74	73	1	21	19	2
Not reported.....	116	106	10	34	33	1	16	14	2	65	59	6
Other properties.....	1,786	1,711	75	436	428	8	364	339	24	987	944	43

## Land and Building Acquisition

During same 12-month period.....	2,871	2,720	150	839	813	26	557	524	32	1,475	1,383	92
Acquired land previously.....	77	74	3	11	11	-	4	3	1	62	60	2
Land not owned by building owner.....	16	15	1	7	7	-	7	7	-	3	2	1
Not reported.....	320	297	23	87	84	3	67	63	4	165	149	16

## Year Property Acquired

1969 to 1971 (part).....	651	599	53	254	246	9	106	98	8	291	255	36
1967 and 1968.....	552	523	29	156	151	5	114	111	3	283	261	21
1965 and 1966.....	430	405	25	135	128	7	71	67	4	225	210	15
1960 to 1964.....	840	802	39	241	238	3	152	142	10	447	421	26
1955 to 1959.....	485	463	21	111	110	1	126	116	10	247	237	10
1950 to 1954.....	232	225	7	42	39	3	64	62	1	127	124	3
1949 or earlier.....	93	90	3	4	3	1	3	1	1	86	86	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	79	75	5	27	26	1	15	14	1	37	35	3
1967 and 1968.....	146	140	6	33	33	-	35	35	-	78	73	6
1965 to 1966.....	130	123	6	26	26	-	22	19	2	82	78	4
1960 to 1964.....	516	492	24	159	156	4	103	100	2	254	236	18
1950 to 1959.....	1,258	1,184	74	416	398	19	322	301	21	519	485	34
1940 to 1949.....	409	395	14	123	120	3	59	56	3	227	218	9
1939 or earlier.....	642	600	42	123	120	3	60	56	4	459	424	35
Not reported.....	103	97	6	35	35	-	20	17	3	48	45	4

## Rooms

4 rooms or less.....	244	232	12	84	84	-	37	34	3	124	114	10
5 rooms.....	943	897	46	331	322	9	204	193	11	409	383	26
6 rooms.....	995	944	51	343	332	11	187	178	9	465	434	31
7 rooms.....	560	533	27	102	98	4	119	112	6	340	323	17
8 rooms.....	290	271	19	56	53	3	43	40	3	191	177	13
9 rooms or more.....	190	173	17	19	17	3	32	28	4	139	129	10
Not reported.....	61	57	5	9	9	-	13	12	1	39	36	4
Median.....	5.9	5.9	6.0	5.6	5.6	...	5.8	5.8	5.9	6.1	6.1	6.0

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	1,198	1,116	82	409	395	14	218	207	11	571	514	57
Less than \$5,000.....	12	12	-	3	3	-	2	2	-	7	7	-
\$5,000 to \$7,499.....	39	38	1	12	12	-	4	4	-	23	22	1
\$7,500 to \$9,999.....	78	77	1	41	41	-	8	8	-	29	28	1
\$10,000 to \$12,499.....	109	103	6	54	54	-	15	13	3	40	37	3
\$12,500 to \$14,999.....	151	143	9	78	77	1	33	32	2	40	34	6
\$15,000 to \$17,499.....	130	126	4	68	67	1	24	24	-	38	35	2
\$17,500 to \$19,999.....	157	143	14	48	46	1	32	31	1	77	66	11
\$20,000 to \$24,999.....	219	209	11	55	52	3	65	63	3	99	94	5
\$25,000 to \$29,999.....	109	96	13	28	24	4	16	15	1	65	57	8
\$30,000 to \$34,999.....	82	71	11	13	12	1	11	11	-	58	48	10
\$35,000 to \$39,999.....	35	30	5	4	1	2	4	4	-	27	25	3
\$40,000 to \$49,999.....	38	36	2	-	-	-	-	-	-	38	36	2
\$50,000 or more.....	19	14	6	-	-	-	1	-	1	18	14	4
Not reported.....	19	18	1	6	6	-	1	1	-	12	11	1
Median.....dollars..	18,600	18,400	23,200	15,500	15,300	...	19,200	19,200	...	21,300	21,200	23,700
Other properties.....	2,085	1,990	95	534	519	15	417	390	27	1,134	1,080	54

Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of 50,000 to 249,999

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	15	13	2	5	5	-	2	2	-	8	6	2
\$5,000 to \$7,499.....	79	73	6	11	11	-	6	5	2	61	57	4
\$7,500 to \$9,999.....	137	135	2	38	38	-	13	13	-	86	85	2
\$10,000 to \$12,499.....	264	247	17	94	92	1	53	49	4	118	106	12
\$12,500 to \$14,999.....	235	245	10	114	111	2	57	55	3	84	80	4
\$15,000 to \$17,499.....	389	378	11	145	144	1	92	90	2	152	144	8
\$17,500 to \$19,999.....	327	311	16	122	117	5	74	70	4	131	124	7
\$20,000 to \$24,999.....	592	552	40	188	180	8	155	147	8	248	224	24
\$25,000 to \$29,999.....	466	445	21	119	116	3	90	84	5	258	245	13
\$30,000 to \$39,999.....	406	371	35	69	64	5	60	54	7	277	254	23
\$40,000 to \$49,999.....	139	130	8	5	2	2	9	9	-	124	119	6
\$50,000 or more.....	99	93	7	1	1	-	3	1	1	96	90	5
Not reported.....	116	112	4	32	32	-	21	18	3	63	61	1
Median.....dollars..	21,000	20,900	23,000	18,500	18,300	...	20,300	20,200	22,200	23,700	23,700	23,400
Mean.....dollars..	22,400	22,300	24,100	19,000	18,800	...	20,600	20,500	21,700	25,000	25,000	25,100

## Purchase Price as Percent of Value

Acquired by purchase.....	3,266	3,089	176	941	913	28	634	596	38	1,690	1,580	109
Purchased 1967 to 1971 (part).....	1,198	1,116	82	409	395	14	218	207	11	571	514	57
Less than 80 percent.....	232	221	11	65	64	1	46	45	1	120	112	8
80 to 89 percent.....	278	262	16	96	89	6	45	44	1	137	129	8
90 to 94 percent.....	196	173	23	53	48	5	41	40	2	102	85	16
95 to 99 percent.....	154	141	13	62	61	1	28	25	3	64	55	9
100 percent or more.....	309	291	18	123	123	-	53	49	4	133	119	14
Not reported.....	29	27	1	10	10	-	4	4	-	15	14	1
Median.....	91	91	92	93	94	...	91	91	...	90	90	93
Purchased 1960 to 1966.....	1,266	1,201	64	375	366	9	223	209	14	667	626	41
Less than 60 percent.....	125	118	7	38	36	3	7	5	1	80	77	3
60 to 79 percent.....	536	511	25	163	157	5	101	97	4	273	257	16
80 to 89 percent.....	309	294	15	85	84	1	51	50	1	173	160	12
90 to 99 percent.....	156	147	9	49	49	-	38	34	4	70	65	5
100 percent or more.....	78	71	7	19	19	-	18	16	2	41	36	5
Not reported.....	61	60	1	22	22	-	8	7	1	31	31	-
Median.....	77	77	79	76	77	...	79	79	...	77	77	81
Purchased 1959 or earlier.....	802	772	30	157	152	5	193	180	13	452	440	11
Less than 40 percent.....	74	74	-	6	6	-	7	7	-	61	61	-
40 to 59 percent.....	197	187	10	40	37	3	54	51	3	103	99	4
60 to 79 percent.....	269	254	15	44	43	1	69	62	6	156	149	7
80 to 99 percent.....	169	166	3	44	44	-	46	43	3	80	80	-
100 percent or more.....	47	46	1	20	19	1	7	7	-	20	20	-
Not reported.....	46	45	1	4	4	-	10	9	1	32	32	-
Median.....	67	68	...	74	74	...	68	68	...	65	65	...
Not acquired by purchase.....	18	17	1	1	1	-	2	2	-	15	14	1

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	1,198	1,116	82	409	395	14	218	207	11	571	514	57
Less than 1.0.....	144	135	9	55	55	-	21	17	4	68	63	5
1.0 to 1.4.....	338	329	9	134	134	-	64	62	2	140	134	7
1.5 to 1.9.....	318	293	25	114	108	6	49	48	1	154	137	17
2.0 to 2.4.....	143	125	17	32	28	4	34	34	-	77	63	14
2.5 to 2.9.....	75	69	6	10	10	-	18	18	-	46	40	6
3.0 to 3.4.....	34	32	1	16	15	1	4	4	-	14	14	-
3.5 to 3.9.....	13	13	-	7	7	-	1	1	-	4	4	-
4.0 or more.....	49	42	7	19	17	1	9	7	3	21	18	3
Not reported or not computed.....	85	78	7	22	20	1	17	17	-	47	41	6
Median.....	1.6	1.5	1.8	1.5	1.4	...	1.6	1.6	...	1.6	1.6	1.8
Other properties.....	2,085	1,990	95	534	519	15	417	390	27	1,134	1,080	54

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	77	70	7	38	38	-	16	14	2	22	17	5
25 to 34 years.....	663	625	38	265	257	8	135	131	4	264	237	27
35 to 44 years.....	951	896	54	280	272	8	204	192	12	467	432	35
45 to 54 years.....	903	856	48	211	201	9	182	171	11	511	483	28
55 to 64 years.....	447	425	22	89	86	3	71	63	8	287	276	11
65 years or over.....	183	180	3	46	46	-	18	17	1	119	117	1
Not reported.....	59	54	5	14	13	1	9	9	-	35	32	3
Median.....	44	44	42	41	41	...	43	43	46	47	47	41



Table 2k. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of 50,000 to 249,999

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
White.....	2,943	2,795	148	822	797	25	586	551	35	1,536	1,447	89
Negro.....	240	222	18	100	97	3	31	29	2	109	95	14
Other.....	39	35	4	8	8	-	8	8	-	23	19	4
Not reported.....	62	55	7	14	12	1	11	9	1	38	33	5

## Sex of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Male.....	2,880	2,720	160	842	815	27	577	542	35	1,461	1,364	98
Female.....	382	364	17	97	96	1	55	52	3	229	216	13
Not reported.....	22	22	-	4	4	-	3	3	-	15	15	-

## Veteran Status

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Veteran.....	1,942	1,842	100	466	453	13	541	511	30	935	879	56
Vietnam conflict.....	202	192	9	54	53	1	97	91	6	50	49	2
Korean conflict.....	385	360	25	91	90	1	128	119	9	166	151	15
Korean conflict and World War II.....	128	119	9	23	22	1	42	40	3	63	58	5
World War II.....	919	875	44	197	189	8	210	198	12	513	488	24
World War I.....	30	29	1	3	3	-	3	3	-	25	24	1
Other service.....	278	267	11	98	97	1	61	61	-	119	109	10
Nonveteran.....	1,227	1,156	71	446	431	14	79	73	6	702	651	51
Not reported.....	114	108	6	32	30	1	15	13	1	68	64	4

## Persons in Household

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1 person.....	133	133	-	35	35	-	21	21	-	77	77	-
2 persons.....	680	657	24	187	186	1	123	117	5	370	353	17
3 persons.....	602	564	38	164	157	6	116	106	10	322	301	21
4 persons.....	802	756	46	255	246	9	158	149	9	389	361	28
5 persons.....	479	451	28	137	133	4	111	103	8	232	215	16
6 persons or more.....	520	483	37	147	140	7	98	92	5	276	250	25
Not reported.....	67	63	4	18	17	1	9	9	-	39	37	2
Median.....	3.7	3.7	4.0	3.7	3.7	...	3.8	3.8	3.8	3.6	3.6	4.0

## Income

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$2,000.....	32	31	1	12	11	1	4	4	-	16	16	-
\$2,000 to \$3,999.....	104	100	3	29	29	-	13	13	-	62	58	3
\$4,000 to \$5,999.....	193	178	14	63	63	-	32	28	4	97	87	10
\$6,000 to \$7,999.....	280	267	13	82	79	2	63	62	1	135	126	9
\$8,000 to \$9,999.....	382	360	22	122	117	5	78	74	4	182	169	13
\$10,000 to \$12,499.....	601	565	36	198	190	8	118	112	5	285	263	22
\$12,500 to \$14,999.....	469	443	26	156	152	4	86	78	7	227	213	14
\$15,000 to \$19,999.....	598	571	27	162	160	3	153	142	11	282	269	13
\$20,000 to \$24,999.....	240	224	16	49	47	2	35	33	3	155	145	11
\$25,000 to \$34,999.....	113	110	3	17	15	1	14	12	1	83	83	-
\$35,000 or more.....	72	68	4	6	6	-	4	4	-	62	58	4
Not reported.....	199	188	11	46	45	1	34	34	-	119	109	10
Median.....dollars..	12,300	12,300	12,000	11,800	11,800	...	12,300	12,200	13,800	12,700	12,800	11,600
Mean.....dollars..	13,600	13,600	13,600	12,200	12,200	...	13,000	12,900	13,900	14,600	14,600	13,800

Table 4k. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 50,000 to 249,999**

Total mortgage debt on 1-housing-unit properties.....  
Average total mortgage debt....

**MORTGAGE CHARACTERISTICS**

**Total Mortgage Loan**

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....

**Total Mortgage Outstanding Debt**

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....

**Total Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....  
20 to 29 percent.....  
30 to 39 percent.....  
40 to 49 percent.....  
50 to 59 percent.....  
60 to 69 percent.....  
70 to 79 percent.....  
80 to 89 percent.....  
90 to 99 percent.....  
100 percent or more.....  
Not reported.....

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Monthly Interest and Principal Payments on Total Mortgages**

Regular monthly payments of interest and/or principal.....  
Less than \$70.....  
\$70 to \$79.....  
\$80 to \$89.....  
\$90 to \$99.....  
\$100 to \$119.....  
\$120 to \$149.....  
\$150 to \$174.....  
\$175 to \$199.....  
\$200 to \$249.....  
\$250 to \$299.....  
\$300 or more.....  
No regular payments required.....

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE PAYMENTS AND OTHER EXPENSES-- Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Income**

Regular payments of interest and/or principal.....  
Less than 5 percent.....  
5 to 9 percent.....  
10 to 14 percent.....  
15 to 19 percent.....  
20 to 24 percent.....  
25 to 29 percent.....  
30 to 34 percent.....  
35 to 39 percent.....  
40 to 49 percent.....  
50 percent or more.....  
Not reported or not computed.....  
No regular payments required.....

**Selected Annual Housing Costs as Percent of Income**

Acquired before 1970.....  
Less than 5 percent.....  
5 to 9 percent.....  
10 to 14 percent.....  
15 to 19 percent.....  
20 to 24 percent.....  
25 to 29 percent.....  
30 to 34 percent.....  
35 to 39 percent.....  
40 to 49 percent.....  
50 percent or more.....  
Not reported or not computed.....  
Acquired 1970 and 1971 (part)....

**PROPERTY CHARACTERISTICS**

**Year Built**

1969 to 1971 (part).....  
1967 and 1968.....  
1965 and 1966.....  
1960 to 1964.....  
1950 to 1959.....  
1940 to 1949.....  
1939 or earlier.....  
Not reported.....

**Value**

Less than \$5,000.....  
\$5,000 to \$7,499.....  
\$7,500 to \$9,999.....  
\$10,000 to \$12,499.....  
\$12,500 to \$14,999.....  
\$15,000 to \$17,499.....  
\$17,500 to \$19,999.....  
\$20,000 to \$24,999.....  
\$25,000 to \$29,999.....  
\$30,000 to \$39,999.....  
\$40,000 to \$49,999.....  
\$50,000 or more.....  
Not reported.....

Total first and junior mortgage debt on--			
Total properties	Properties with--		
	FHA first mortgage	VA first mortgage	Conventional first mortgage
37,722	10,861	7,557	19,304
11,500	11,500	11,900	11,300
MORTGAGE PAYMENTS AND OTHER EXPENSES-- Continued			
Interest and Principal Payments on Total Mortgages as Percent of Income			
Regular payments of interest and/or principal.....			
37,722	10,861	7,557	19,304
1,680	469	354	857
14,992	4,884	3,070	7,039
11,006	3,237	2,167	5,602
4,144	759	926	2,460
1,383	346	297	740
599	205	121	274
441	196	50	196
273	22	75	176
255	1	63	192
276	164	16	96
2,671	579	418	1,673
-	-	-	-
Selected Annual Housing Costs as Percent of Income			
Acquired before 1970.....			
31,609	8,461	6,578	16,570
63	10	13	39
1,622	426	336	861
7,331	2,309	1,621	3,401
7,319	2,249	1,739	3,332
5,705	1,406	1,061	3,238
2,897	612	710	1,574
982	185	144	653
617	64	116	437
609	185	147	277
641	225	50	366
3,822	788	640	2,393
6,113	2,400	979	2,734
PROPERTY CHARACTERISTICS			
Year Built			
1969 to 1971 (part).....			
1,623	471	378	774
2,935	596	741	1,597
2,203	405	397	1,401
7,603	2,298	1,594	3,712
13,074	4,358	3,142	5,574
3,763	1,185	581	1,998
5,398	1,168	554	3,675
1,123	381	170	572
Value			
Less than \$5,000.....			
39	17	3	18
229	45	17	167
638	254	63	321
1,624	707	372	545
2,113	1,091	496	526
3,627	1,644	841	1,143
3,199	1,356	776	1,067
7,049	2,395	2,028	2,627
6,283	1,712	1,415	3,156
6,474	1,225	1,115	4,134
2,888	101	173	2,614
2,362	1	89	2,272
1,197	313	171	713



Table 4k. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 50,000 to 249,999**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than 25 years.....	1,043	511	214	318
25 to 34 years.....	9,069	3,500	1,979	3,590
35 to 44 years.....	12,622	3,506	2,792	6,324
45 to 54 years.....	9,389	2,100	1,864	5,425
55 to 64 years.....	3,606	744	487	2,375
65 years or over.....	1,276	310	140	826
Not reported.....	718	190	81	447

**Race of Principal Owner**

White.....	34,457	9,500	7,060	17,897
Negro.....	2,072	1,093	304	675
Other.....	478	90	93	295
Not reported.....	715	178	100	437

**Sex of Principal Owner**

Male.....	33,962	9,749	7,048	17,164
Female.....	3,451	1,055	460	1,936
Not reported.....	309	57	48	204

**Inside SMSA's, Places of 50,000 to 249,999**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	23,008	5,447	6,661	10,900
Vietnam conflict.....	3,203	834	1,649	720
Korean conflict.....	5,388	1,197	1,680	2,511
Korean conflict and World War II.....	1,702	269	504	928
World War II.....	8,861	1,969	1,900	4,992
World War I.....	198	13	16	169
Other service.....	3,655	1,164	912	1,579
Nonveteran.....	13,344	5,062	750	7,532
Not reported.....	1,370	352	146	872

**Income**

Less than \$2,000.....	173	104	18	51
\$2,000 to \$3,999.....	644	293	99	253
\$4,000 to \$5,999.....	1,451	544	279	627
\$6,000 to \$7,999.....	2,495	863	653	979
\$8,000 to \$9,999.....	3,777	1,224	857	1,696
\$10,000 to \$12,499.....	6,236	2,229	1,334	2,673
\$12,500 to \$14,999.....	5,406	1,886	1,162	2,358
\$15,000 to \$19,999.....	8,245	2,289	1,914	4,043
\$20,000 to \$24,999.....	3,179	598	560	2,021
\$25,000 to \$34,999.....	1,984	169	210	1,605
\$35,000 or more.....	1,460	82	52	1,326
Not reported.....	2,671	579	418	1,673

Table 11. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	12,018	3,837	8,180	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	1,074	589	486
Inside SMSA's.....	...	...	...	5 rooms.....	2,985	1,037	1,948
1,000,000 or more.....	...	...	...	6 rooms.....	3,585	1,121	2,464
250,000 to 999,999.....	...	...	...	7 rooms.....	2,076	544	1,532
50,000 to 249,999.....	...	...	...	8 rooms.....	1,194	266	928
10,000 to 49,999.....	...	...	...	9 rooms or more.....	928	207	721
Less than 10,000 and rural.....	...	...	...	Not reported.....	175	74	102
Outside SMSA's.....	...	...	...	Median.....	6.0	5.7	6.1
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967			
Less than 2,500 and rural.....	...	...	...	to 1971 (part).....	3,589	370	3,219
Manner of Acquisition				Less than \$5,000.....	85	36	50
By purchase.....	11,491	3,357	8,133	\$5,000 to \$7,499.....	82	20	62
Placed one new mortgage.....	8,133	1,605	6,528	\$7,500 to \$9,999.....	131	19	113
Placed two or more new mortgages.....	278	50	228	\$10,000 to \$12,499.....	230	21	209
Assumed mortgage(s) already on property.....	1,272	159	1,113	\$12,500 to \$14,999.....	270	15	256
Assumed mortgage already on property and				\$15,000 to \$17,499.....	384	33	351
placed new mortgage.....	174	32	143	\$17,500 to \$19,999.....	387	27	360
All cash.....	1,284	1,211	72	\$20,000 to \$24,999.....	719	58	661
Borrowed other than with mortgage.....	325	281	45	\$25,000 to \$29,999.....	444	41	403
Other.....	24	20	4	\$30,000 to \$34,999.....	317	29	289
Not by purchase.....	406	361	45	\$35,000 to \$39,999.....	157	15	142
Inheritance or gift.....	394	353	41	\$40,000 to \$49,999.....	186	25	161
Other.....	12	8	5	\$50,000 or more.....	162	26	136
Not reported.....	121	119	1	Not reported.....	35	7	28
Source of Downpayment				Median.....dollars..	21,400	21,000	21,500
Purchased 1965 to 1971 (part).....	4,536	498	4,038	Other properties.....	8,429	3,468	4,961
Sale of previous home.....	1,398	213	1,185	Value			
Sale of other real property or other				Less than \$5,000.....	188	144	44
investments.....	148	32	116	\$5,000 to \$7,499.....	346	248	98
Savings.....	1,887	159	1,728	\$7,500 to \$9,999.....	433	247	187
Borrowing other than mortgage on this property..	333	12	320	\$10,000 to \$12,499.....	797	421	375
Gift.....	70	6	64	\$12,500 to \$14,999.....	617	202	415
Land on which structure was built.....	50	3	47	\$15,000 to \$17,499.....	1,214	413	802
Other.....	53	3	50	\$17,500 to \$19,999.....	1,020	276	744
No downpayment required.....	311	13	298	\$20,000 to \$24,999.....	2,027	520	1,507
Not reported.....	286	58	228	\$25,000 to \$29,999.....	1,551	356	1,195
Other properties.....	7,482	3,339	4,142	\$30,000 to \$39,999.....	1,914	421	1,494
Land and Building Acquisition				\$40,000 to \$49,999.....	698	148	550
During same 12-month period.....	10,098	2,986	7,112	\$50,000 or more.....	738	218	520
Acquired land previously.....	955	520	436	Not reported.....	473	223	250
Land not owned by building owner.....	90	23	67	Median.....dollars..	22,900	18,700	24,300
Not reported.....	874	308	566	Mean.....dollars..	25,100	21,900	26,600
Year Property Acquired				Purchase Price as Percent of Value			
1969 to 1971 (part).....	1,937	238	1,699	Acquired by purchase.....	11,491	3,357	8,133
1967 and 1968.....	1,731	206	1,525	Purchased 1967 to 1971 (part).....	3,589	370	3,219
1965 and 1966.....	1,417	205	1,212	Less than 80 percent.....	857	102	755
1960 to 1964.....	2,420	499	1,921	80 to 89 percent.....	997	70	927
1955 to 1959.....	1,760	639	1,120	90 to 94 percent.....	541	41	500
1950 to 1954.....	1,212	709	502	95 to 99 percent.....	361	40	321
1949 or earlier.....	1,522	1,321	201	100 percent or more.....	778	108	671
Not reported.....	20	20	-	Not reported.....	54	9	45
Year Built				Median.....	89	91	89
1969 and 1970 (part).....	452	62	389	Purchased 1960 to 1966.....	3,733	615	3,118
1967 and 1968.....	664	81	583	Less than 60 percent.....	536	108	429
1965 and 1966.....	721	69	651	60 to 79 percent.....	1,660	255	1,405
1960 to 1964.....	1,866	286	1,580	80 to 89 percent.....	810	129	681
1950 to 1959.....	3,806	992	2,814	90 to 99 percent.....	321	51	270
1940 to 1949.....	1,440	637	803	100 percent or more.....	196	49	147
1939 or earlier.....	2,713	1,550	1,163	Not reported.....	209	23	186
Not reported.....	355	159	196	Median.....	75	75	75
				Purchased 1959 or earlier.....	4,170	2,374	1,796
				Less than 40 percent.....	845	642	203
				40 to 59 percent.....	1,112	583	529
				60 to 79 percent.....	1,233	571	662
				80 to 99 percent.....	549	273	276
				100 percent or more.....	127	81	46
				Not reported.....	304	225	79
				Median.....	60	55	64
				Not acquired by purchase.....	527	480	47



Table 11. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of Less than 50,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	3,588	368	3,219
Less than 1.0.....	336	58	278
1.0 to 1.4.....	923	54	870
1.5 to 1.9.....	948	42	906
2.0 to 2.4.....	537	37	500
2.5 to 2.9.....	261	24	237
3.0 to 3.4.....	137	23	114
3.5 to 3.9.....	50	15	35
4.0 or more.....	143	66	77
Not reported or not computed.....	252	49	202
Median.....	1.7	2.0	1.6
Other properties.....	8,430	3,469	4,961

## RECURRING EXPENSES

## Selected Monthly Housing Costs

Acquired before 1970.....	11,066	3,712	7,353
Less than \$50.....	769	758	11
\$50 to \$59.....	425	412	13
\$60 to \$69.....	434	405	29
\$70 to \$79.....	416	373	43
\$80 to \$89.....	380	314	66
\$90 to \$99.....	344	227	117
\$100 to \$119.....	782	340	443
\$120 to \$149.....	1,340	254	1,086
\$150 to \$174.....	1,206	96	1,111
\$175 to \$199.....	1,172	56	1,117
\$200 to \$224.....	818	33	785
\$225 to \$249.....	587	18	570
\$250 to \$274.....	445	18	427
\$275 to \$299.....	345	14	332
\$300 or more.....	858	28	830
Not reported.....	742	367	375
Median.....dollars..	155	72	187
Acquired 1970 and 1971 (part).....	952	125	827

## Real Estate Tax

Acquired before 1970.....	11,066	3,712	7,353
Less than \$100.....	802	451	351
\$100 to \$199.....	1,094	477	617
\$200 to \$299.....	1,360	502	858
\$300 to \$349.....	746	234	512
\$350 to \$399.....	644	201	443
\$400 to \$449.....	709	231	478
\$450 to \$499.....	583	143	439
\$500 to \$549.....	588	163	425
\$550 to \$599.....	438	126	312
\$600 to \$699.....	881	219	662
\$700 to \$799.....	624	146	478
\$800 or more.....	2,221	543	1,678
Not reported.....	376	275	101
Median.....dollars..	449	363	491
Acquired 1970 and 1971 (part).....	952	125	827

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	11,066	3,712	7,353
Less than \$10.....	1,048	400	648
\$10 to \$14.....	1,530	477	1,054
\$15 to \$19.....	2,063	633	1,430
\$20 to \$24.....	1,966	568	1,398
\$25 to \$29.....	1,391	419	972
\$30 to \$39.....	1,337	405	932
\$40 to \$49.....	486	151	335
\$50 to \$59.....	167	64	103
\$60 or more.....	172	75	97
Not reported or not computed.....	906	520	385
Median.....dollars..	21	20	21
Acquired 1970 and 1971 (part).....	952	125	827

## Inside SMSA's, Places of Less than 50,000 and Rural

## RECURRING EXPENSES--Continued

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	11,066	3,712	7,353
Less than 5 percent.....	278	267	11
5 to 9 percent.....	1,579	1,135	444
10 to 14 percent.....	2,370	655	1,715
15 to 19 percent.....	2,219	351	1,868
20 to 24 percent.....	1,428	197	1,232
25 to 29 percent.....	712	116	596
30 to 34 percent.....	335	76	259
35 to 39 percent.....	206	51	155
40 to 49 percent.....	195	83	112
50 percent or more.....	285	113	172
Not reported or not computed.....	1,458	669	790
Median.....	16	10	17
Acquired 1970 and 1971 (part).....	952	125	827

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	154	14	140
25 to 34 years.....	1,955	93	1,863
35 to 44 years.....	2,828	307	2,522
45 to 54 years.....	3,007	831	2,176
55 to 64 years.....	2,094	1,048	1,047
65 years or over.....	1,808	1,498	310
Not reported.....	171	48	123
Median.....	48	61	43

## Race of Principal Owner

White.....	11,333	3,611	7,721
Negro.....	363	135	228
Other.....	79	15	64
Not reported.....	243	76	167

## Sex of Principal Owner

Male.....	10,214	2,755	7,458
Female.....	1,697	1,038	660
Not reported.....	106	44	62

## Veteran Status

Veteran.....	6,323	1,371	4,952
Vietnam conflict.....	539	31	508
Korean conflict.....	1,182	97	1,085
Korean conflict and World War II.....	273	48	225
World War II.....	3,145	879	2,265
World War I.....	271	226	45
Other service.....	913	90	823
Nonveteran.....	5,401	2,352	3,049
Not reported.....	294	115	179

## Persons in Household

1 person.....	930	681	249
2 persons.....	3,195	1,637	1,558
3 persons.....	2,188	604	1,583
4 persons.....	2,342	367	1,975
5 persons.....	1,647	253	1,394
6 persons or more.....	1,475	192	1,283
Not reported.....	242	103	138
Median.....	3.2	2.2	3.8

## Income

Less than \$2,000.....	391	330	61
\$2,000 to \$3,999.....	620	466	154
\$4,000 to \$5,999.....	728	442	286
\$6,000 to \$7,999.....	986	408	578
\$8,000 to \$9,999.....	1,232	385	848
\$10,000 to \$12,499.....	2,106	472	1,634
\$12,500 to \$14,999.....	1,451	261	1,190
\$15,000 to \$19,999.....	1,887	336	1,551
\$20,000 to \$24,999.....	857	165	692
\$25,000 to \$34,999.....	597	139	458
\$35,000 or more.....	337	98	239
Not reported.....	826	336	490
Median.....dollars..	11,900	8,500	13,100
Mean.....dollars..	13,600	10,900	14,900

Table 21. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less Than 50,000 and Rural	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1-housing-unit properties.....	8,180	7,755	425	1,532	1,476	56	1,277	1,230	47	5,371	5,049	323
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	7,755	7,755	-	1,476	1,476	-	1,230	1,230	-	5,049	5,049	-
2.....	416	-	416	55	-	55	45	-	45	316	-	316
3 or more.....	9	-	9	1	-	1	1	-	1	7	-	7
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	7,836	7,415	420	1,532	1,476	56	1,273	1,226	47	5,031	4,714	317
Contract to purchase.....	344	339	5	-	-	-	4	4	-	340	335	5
Origin of First Mortgage												
Mortgage made at time property acquired.....	6,009	5,758	251	1,151	1,130	21	968	948	20	3,890	3,679	210
Mortgage assumed at time property acquired.....	1,194	1,058	136	355	321	34	302	275	27	538	462	76
Mortgage placed later than acquisition of property.....	976	939	38	25	24	1	7	7	-	944	908	36
Refinanced mortgage: Same lender.....	514	501	13	11	11	-	5	5	-	498	485	13
Different lender.....	268	252	16	12	11	1	-	-	-	256	242	15
Mortgage placed on property owned free and clear of debt.....	194	186	8	3	3	-	1	1	-	190	181	8
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	976	939	38	25	24	1	7	7	-	944	908	36
Renew or extend loan that had fallen due, without increasing outstanding balance.....	69	66	3	3	3	-	-	-	-	66	63	3
Secure better terms.....	138	133	5	4	4	-	3	3	-	132	126	5
Provide funds for additions, improvements, or repairs to this property.....	420	401	19	9	8	1	-	-	-	411	393	17
Provide funds for investment in other real estate.....	43	43	-	-	-	-	-	-	-	43	43	-
Provide funds for other types of investments.....	36	33	3	1	1	-	-	-	-	34	32	3
Provide funds for educational or medical expenses.....	36	34	1	1	1	-	-	-	-	34	33	1
Other reasons.....	108	104	5	1	1	-	1	1	-	106	101	5
Not reported.....	127	125	2	5	5	-	3	3	-	119	117	2
Other properties.....	7,204	6,816	388	1,506	1,452	55	1,270	1,223	47	4,427	4,141	286
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,905	1,786	119	388	363	26	251	236	15	1,265	1,187	78
1967 and 1968.....	1,668	1,570	97	323	314	9	179	176	4	1,165	1,081	84
1965 and 1966.....	1,359	1,295	64	224	220	4	130	123	7	1,006	952	53
1960 to 1964.....	1,998	1,891	107	358	350	8	257	252	5	1,383	1,288	94
1955 to 1959.....	955	928	27	184	180	4	313	299	14	458	449	10
1950 to 1954.....	269	261	8	42	38	4	138	135	3	89	88	1
1949 or earlier.....	26	23	3	12	11	1	8	8	-	5	4	1
First Mortgage Loan												
Less than \$5,000.....	333	314	19	4	4	-	6	6	-	323	304	19
\$5,000 to \$7,499.....	618	575	44	48	41	7	41	38	3	530	495	34
\$7,500 to \$9,999.....	914	877	37	148	143	5	167	160	7	599	574	25
\$10,000 to \$12,499.....	1,369	1,302	67	293	279	14	248	238	11	827	785	42
\$12,500 to \$14,999.....	1,338	1,275	63	361	348	13	281	267	14	696	660	36
\$15,000 to \$17,499.....	1,197	1,140	57	353	346	7	191	183	8	653	610	43
\$17,500 to \$19,999.....	711	688	24	151	148	3	125	125	-	435	415	21
\$20,000 to \$24,999.....	938	880	58	136	132	4	139	135	4	663	613	50
\$25,000 to \$29,999.....	406	381	25	32	28	4	47	47	-	327	306	21
\$30,000 to \$39,999.....	255	228	27	7	7	-	29	29	-	219	193	27
\$40,000 to \$49,999.....	60	56	4	-	-	-	1	1	-	58	54	4
\$50,000 or more.....	42	40	1	-	-	-	1	1	-	40	39	1
Median.....dollars..	14,000	14,000	14,300	14,300	14,400	12,800	14,000	14,100	13,000	13,900	13,800	15,300
Mean.....dollars..	15,200	15,200	15,800	14,600	14,600	13,900	15,100	15,100	13,300	15,400	15,300	16,400



Table 21. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,498	1,423	75	124	116	8	208	197	11	1,167	1,111	56
\$5,000 to \$7,499.....	924	883	41	114	110	4	169	164	4	641	608	33
\$7,500 to \$9,999.....	1,042	991	51	224	216	8	172	166	7	646	610	37
\$10,000 to \$12,499.....	1,089	1,045	44	305	296	9	183	177	6	601	572	29
\$12,500 to \$14,999.....	1,072	1,013	59	294	283	12	161	152	9	616	577	39
\$15,000 to \$17,499.....	803	767	36	227	220	7	122	117	6	454	430	24
\$17,500 to \$19,999.....	544	510	34	112	109	3	89	87	1	344	313	30
\$20,000 to \$24,999.....	699	657	42	104	101	2	109	106	3	486	450	36
\$25,000 to \$29,999.....	280	254	25	26	22	4	41	41	-	213	192	21
\$30,000 to \$39,999.....	162	149	13	3	3	-	21	21	-	138	125	13
\$40,000 to \$49,999.....	42	40	3	-	-	-	-	-	-	42	40	3
\$50,000 or more.....	24	22	1	-	-	-	1	1	-	22	21	1
Median.....dollars..	11,400	11,300	12,500	12,400	12,400	12,300	11,200	11,200	10,600	10,900	10,800	12,800
Mean.....dollars..	12,300	12,200	13,200	12,600	12,600	12,300	12,000	12,100	10,200	12,200	12,100	13,800

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,468	1,423	44	122	116	6	202	197	5	1,144	1,111	33
\$5,000 to \$7,499.....	914	883	32	113	110	2	167	164	3	634	608	26
\$7,500 to \$9,999.....	1,034	991	43	219	216	4	177	166	11	638	610	28
\$10,000 to \$12,499.....	1,089	1,045	44	304	296	8	182	177	5	603	572	31
\$12,500 to \$14,999.....	1,052	1,013	40	289	283	6	158	152	5	606	577	28
\$15,000 to \$17,499.....	824	767	57	232	220	12	125	117	8	467	430	37
\$17,500 to \$19,999.....	544	510	34	117	109	8	90	87	3	337	313	23
\$20,000 to \$24,999.....	713	657	55	107	101	5	109	106	2	498	450	48
\$25,000 to \$29,999.....	295	254	41	25	22	4	45	41	4	225	192	33
\$30,000 to \$39,999.....	177	149	28	4	3	1	21	21	-	152	125	27
\$40,000 to \$49,999.....	46	40	6	-	-	-	-	-	-	46	40	6
\$50,000 or more.....	24	22	1	-	-	-	1	1	-	22	21	1
Median.....dollars..	11,500	11,300	15,400	12,500	12,400	15,400	11,200	11,200	12,000	11,100	10,800	15,900
Mean.....dollars..	12,400	12,200	16,400	12,700	12,600	15,000	12,100	12,100	12,800	12,400	12,100	17,100

## Interest Rate on First Mortgage

Less than 5.0 percent.....	874	843	31	133	125	8	530	511	19	212	208	4
5.0 percent.....	228	224	4	24	24	-	5	5	-	199	195	4
5.1 to 5.9 percent.....	2,335	2,237	97	823	788	35	394	370	23	1,117	1,078	39
6.0 percent.....	1,865	1,769	97	174	172	3	119	116	3	1,572	1,481	91
6.1 to 6.4 percent.....	221	204	17	4	4	-	-	-	-	217	200	17
6.5 to 6.9 percent.....	823	748	75	111	106	5	69	69	-	643	574	70
7.0 percent.....	517	490	27	15	15	-	20	20	-	482	455	27
7.1 to 7.4 percent.....	139	131	8	3	3	-	-	-	-	136	128	8
7.5 to 7.9 percent.....	566	543	23	126	123	3	83	82	1	356	338	19
8.0 percent.....	250	242	9	14	14	-	5	5	-	232	223	9
8.1 to 8.4 percent.....	41	33	8	1	1	-	-	-	-	39	31	8
8.5 to 8.9 percent.....	260	233	26	104	101	2	51	51	-	105	81	24
9.0 percent.....	17	17	-	-	-	-	-	-	-	17	17	-
9.1 to 9.9 percent.....	14	13	1	-	-	-	-	-	-	14	13	1
10.0 percent or more.....	31	27	3	-	-	-	-	-	-	31	27	3
Median.....	6.0	6.0	6.0	5.8	5.8	5.6	5.3	5.3	5.3	6.0	6.0	6.6

## Term of First Mortgage

Less than 8 years.....	214	207	7	-	-	-	-	-	-	214	207	7
8 to 12 years.....	492	469	24	-	-	-	8	7	1	484	462	23
13 to 17 years.....	553	531	21	7	7	-	6	6	-	540	519	21
18 to 22 years.....	1,637	1,566	71	77	72	5	91	90	2	1,469	1,404	64
23 to 27 years.....	2,404	2,261	143	293	283	10	229	217	12	1,881	1,761	121
28 to 32 years.....	2,672	2,521	151	1,105	1,067	38	943	911	32	624	543	81
33 to 37 years.....	66	61	5	44	41	3	-	-	-	23	20	3
38 years or more.....	10	10	-	6	6	-	-	-	-	4	4	-
No stated term.....	131	129	3	-	-	-	-	-	-	131	129	3
Median.....	25.3	25.2	26.0	29.7	29.7	29.6	29.6	29.6	29.3	22.6	22.5	24.8

## Holder of First Mortgage

Commercial bank or trust company.....	1,285	1,248	37	213	207	5	139	134	5	933	906	27
Mutual savings bank.....	1,442	1,387	56	407	389	17	463	445	18	573	552	21
Savings and loan association.....	3,314	3,082	231	227	219	8	304	295	9	2,782	2,568	214
Life insurance company.....	784	736	48	262	256	6	178	168	10	344	312	32
Mortgage company.....	85	76	8	35	33	1	17	17	-	33	26	7
Federal agency.....	154	149	5	58	53	5	28	28	-	68	68	-
Federal National Mortgage Association.....	345	331	14	230	220	10	113	109	4	1	1	-
Real estate or construction company.....	33	29	4	4	4	-	-	-	-	29	25	4
Individual or individual's estate.....	455	439	16	-	-	-	-	-	-	455	439	16
Other.....	283	277	6	96	93	3	34	33	1	153	151	2

Table 21. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of Less Than 50,000 and Rural

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	6,227	5,896	331	586	571	16	619	604	15	5,022	4,721	300
Agent.....	1,953	1,859	94	946	905	41	658	626	32	350	327	22

## Holder's Acquisition of First Mortgage

Originated by holder.....	5,865	5,565	300	544	531	13	528	511	17	4,793	4,523	270
Purchased from present servicer.....	1,568	1,494	74	770	738	32	544	521	23	254	235	19
Purchased from someone else.....	640	594	46	208	198	11	198	193	5	233	203	30
Not reported.....	107	102	6	9	9	-	7	5	1	92	87	4

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	7,200	6,812	388	1,506	1,452	55	1,269	1,222	47	4,425	4,139	286
Less than 40 percent.....	199	190	9	1	1	-	8	8	-	190	180	9
40 to 49 percent.....	232	226	7	9	8	1	12	11	1	211	206	4
50 to 59 percent.....	438	408	31	17	13	4	25	20	5	396	375	21
60 to 69 percent.....	805	747	58	64	58	5	69	63	6	672	626	46
70 to 79 percent.....	1,498	1,348	150	162	140	22	114	102	13	1,222	1,107	116
80 to 89 percent.....	1,422	1,344	78	307	302	5	214	207	7	901	836	66
90 to 94 percent.....	804	785	19	315	309	5	187	181	5	303	295	8
95 to 99 percent.....	863	848	15	459	451	8	242	238	4	161	158	3
100 percent or more.....	803	787	16	153	149	4	387	381	5	263	256	7
Not reported.....	135	129	6	19	19	-	10	10	-	106	100	6
Median.....	82	83	75	92	93	77	94	95	78	75	75	75
Other properties.....	980	942	38	25	24	1	8	8	-	947	910	36

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	7,200	6,812	388	1,506	1,452	55	1,269	1,222	47	4,425	4,139	286
Less than 40 percent.....	193	190	3	1	1	-	8	8	-	183	180	3
40 to 49 percent.....	226	226	-	8	8	-	11	11	-	206	206	-
50 to 59 percent.....	408	408	-	13	13	-	20	20	-	375	375	-
60 to 69 percent.....	761	747	14	60	58	1	64	63	1	638	626	12
70 to 79 percent.....	1,367	1,348	19	144	140	4	104	102	3	1,119	1,107	13
80 to 89 percent.....	1,446	1,344	102	316	302	14	216	207	9	914	836	78
90 to 94 percent.....	861	785	76	314	309	5	187	181	5	360	295	65
95 to 99 percent.....	902	848	54	460	451	9	240	238	1	202	158	44
100 percent or more.....	901	787	114	170	149	21	408	381	27	322	256	66
Not reported.....	135	129	6	19	19	-	10	10	-	106	100	6
Median.....	83	83	93	93	93	96	95	95	100	76	75	92
Other properties.....	980	942	38	25	24	1	8	8	-	947	910	36

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	1,056	1,028	29	84	80	4	153	149	4	818	798	21
20 to 29 percent.....	760	742	18	62	62	-	119	118	1	579	562	17
30 to 39 percent.....	897	876	21	71	69	1	112	104	8	714	702	12
40 to 49 percent.....	1,126	1,092	34	166	162	4	149	142	8	811	788	23
50 to 59 percent.....	1,161	1,110	51	227	225	2	140	136	4	794	749	45
60 to 69 percent.....	1,227	1,141	86	293	283	10	190	186	4	744	672	72
70 to 79 percent.....	858	755	102	258	246	12	145	133	12	454	376	78
80 to 89 percent.....	503	452	51	185	174	12	133	129	4	185	150	35
90 to 99 percent.....	292	275	17	138	131	7	85	85	-	69	59	10
100 percent or more.....	49	40	9	13	9	4	20	19	1	16	11	4
Not reported.....	250	244	6	34	34	-	29	29	-	187	181	6
Median.....	51	50	66	64	64	75	56	56	54	45	44	65

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	8,176	7,751	425	1,532	1,476	56	1,277	1,230	47	5,367	5,045	323
Interest and principal.....	8,120	7,700	420	1,532	1,476	56	1,277	1,230	47	5,312	4,994	318
Fully amortized.....	7,808	7,403	405	1,529	1,473	56	1,269	1,222	47	5,011	4,709	302
Partially amortized.....	312	296	16	3	3	-	8	8	-	301	285	16
Principal only.....	21	20	1	-	-	-	-	-	-	21	20	1
Fully amortized.....	17	16	1	-	-	-	-	-	-	17	16	1
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	35	31	4	-	-	-	-	-	-	35	31	4
No regular payment required.....	4	4	-	-	-	-	-	-	-	4	4	-



Table 21. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	8,120	7,700	420	1,532	1,476	56	1,277	1,230	47	5,312	4,994	318
Real estate taxes and property insurance.....	4,401	4,170	231	1,527	1,471	56	1,036	997	39	1,838	1,702	136
With no other items.....	2,353	2,209	143	12	11	1	848	819	29	1,493	1,379	113
With other items.....	2,048	1,961	87	1,514	1,460	55	188	178	10	346	323	23
Real estate taxes only.....	1,327	1,290	38	-	-	-	189	184	6	1,138	1,106	32
Property insurance only.....	69	64	5	-	-	-	1	1	-	68	63	5
Other combinations or no other items.....	2,323	2,176	147	5	5	-	50	48	2	2,267	2,123	145
No regular payments of interest and principal...	60	55	5	-	-	-	-	-	-	60	55	5

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	8,176	7,751	425	1,532	1,476	56	1,277	1,230	47	5,367	5,045	323
Less than \$50.....	611	575	36	91	83	8	118	110	8	401	381	20
\$50 to \$59.....	639	613	26	126	123	3	160	159	1	353	331	22
\$60 to \$69.....	831	788	43	188	182	6	178	170	8	464	436	28
\$70 to \$79.....	954	917	37	231	222	9	182	171	10	541	524	18
\$80 to \$89.....	893	843	50	242	227	14	132	125	7	520	490	29
\$90 to \$99.....	731	704	27	182	180	3	111	106	5	438	419	19
\$100 to \$119.....	1,184	1,127	57	219	216	3	148	145	3	817	766	52
\$120 to \$149.....	1,071	1,005	67	155	151	4	131	128	3	786	726	60
\$150 to \$174.....	527	500	27	65	60	5	47	46	1	414	394	20
\$175 to \$199.....	303	283	20	20	19	1	36	36	-	248	229	19
\$200 to \$249.....	270	252	19	12	12	-	27	27	-	231	213	19
\$250 to \$299.....	83	74	9	-	-	-	7	7	-	76	67	9
\$300 or more.....	79	71	7	-	-	-	1	1	-	77	70	7
Median.....dollars..	92	91	97	85	85	81	79	80	75	99	98	109
Mean.....dollars..	104	104	111	91	91	87	91	91	79	112	111	119
No regular payments required.....	4	4	-	-	-	-	-	-	-	4	4	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	8,176	7,751	425	1,532	1,476	56	1,277	1,230	47	5,367	5,045	322
Less than \$70.....	2,019	1,997	22	396	391	4	445	441	3	1,179	1,164	16
\$70 to \$79.....	925	917	8	223	222	1	171	171	-	531	524	7
\$80 to \$89.....	862	843	19	229	227	1	126	125	1	507	490	17
\$90 to \$99.....	731	704	26	181	180	1	108	106	3	441	419	22
\$100 to \$119.....	1,185	1,127	58	227	216	10	153	145	8	806	766	40
\$120 to \$149.....	1,073	1,005	69	167	151	17	142	128	14	764	726	38
\$150 to \$174.....	569	500	69	69	60	9	55	46	10	444	394	50
\$175 to \$199.....	303	262	41	20	16	4	36	33	3	247	213	34
\$200 to \$249.....	311	252	60	17	12	5	32	27	5	262	213	49
\$250 to \$299.....	95	74	21	3	-	3	8	7	1	85	67	17
\$300 or more.....	103	71	31	-	-	-	1	1	-	101	70	31
Median.....dollars..	94	91	153	86	85	137	81	80	139	100	98	160
Mean.....dollars..	107	104	168	93	91	142	93	91	143	115	111	176
No regular payments required.....	4	4	-	-	-	-	-	-	-	4	4	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	7,747	7,359	388	1,443	1,392	51	1,222	1,180	43	5,082	4,787	294
Delinquent (30 days or more).....	363	325	38	75	70	5	51	47	4	237	209	28
1 to 3 payments.....	303	273	29	67	63	4	44	41	3	192	169	23
4 or more payments.....	60	52	9	8	7	1	7	5	2	45	39	6
Foreclosure in process.....	15	13	3	7	6	1	6	4	2	3	3	-
Foreclosure not in process.....	45	39	6	1	1	-	1	1	-	42	37	6
Not reported.....	66	66	-	14	14	-	4	4	-	49	49	-
No regular payments required.....	4	4	-	-	-	-	-	-	-	4	4	-

Table 2I. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	7,353	6,990	364	1,318	1,279	40	1,146	1,107	40	4,889	4,604	284
Less than \$50.....	11	11	-	-	-	-	-	-	-	11	11	-
\$50 to \$59.....	13	12	2	3	3	-	-	-	-	11	9	2
\$60 to \$69.....	29	29	-	5	5	-	3	3	-	21	21	-
\$70 to \$79.....	43	41	2	5	5	-	3	3	-	35	33	2
\$80 to \$89.....	66	63	3	6	6	-	7	7	-	52	49	3
\$90 to \$99.....	117	117	-	19	19	-	26	26	-	72	72	-
\$100 to \$119.....	443	429	14	91	87	4	72	72	-	280	270	10
\$120 to \$149.....	1,086	1,067	19	237	235	2	232	230	1	617	602	15
\$150 to \$174.....	1,111	1,075	35	249	245	5	223	218	5	638	613	25
\$175 to \$199.....	1,117	1,071	46	271	264	7	176	172	4	669	634	35
\$200 to \$224.....	785	745	40	149	144	5	134	125	10	502	477	25
\$225 to \$249.....	570	536	33	94	87	7	75	71	4	401	378	23
\$250 to \$274.....	427	388	39	52	50	3	63	55	8	312	284	28
\$275 to \$299.....	332	298	34	39	39	-	31	26	5	261	232	29
\$300 or more.....	830	745	85	31	25	5	48	47	1	751	673	78
Not reported.....	375	362	13	66	65	1	52	51	1	256	245	10
Median.....dollars..	187	185	236	175	175	205	172	171	222	196	194	247
Acquired 1970 and 1971 (part).....	827	765	62	213	197	16	131	124	7	483	445	38

## Real Estate Tax

Acquired before 1970.....	7,353	6,990	364	1,318	1,279	40	1,146	1,107	40	4,889	4,604	284
Less than \$100.....	351	324	27	54	50	4	34	34	-	264	240	24
\$100 to \$199.....	617	573	44	140	134	6	86	83	2	391	356	35
\$200 to \$299.....	858	816	41	226	220	7	154	149	5	477	448	29
\$300 to \$349.....	512	490	21	111	107	4	92	88	4	309	296	13
\$350 to \$399.....	443	422	21	104	102	2	84	82	3	254	239	16
\$400 to \$449.....	478	442	36	106	101	5	78	71	7	294	270	24
\$450 to \$499.....	439	420	19	95	94	1	77	75	3	267	251	15
\$500 to \$549.....	425	402	22	90	89	1	71	68	3	264	246	18
\$550 to \$599.....	312	297	16	53	50	3	77	72	5	183	175	8
\$600 to \$699.....	662	636	26	109	109	-	100	96	4	453	431	22
\$700 to \$799.....	478	458	20	74	73	1	82	81	1	322	305	17
\$800 or more.....	1,678	1,612	65	155	151	4	207	205	3	1,316	1,257	59
Not reported.....	101	97	4	1	1	-	5	5	-	95	91	4
Median.....dollars..	491	495	434	411	413	335	477	479	440	526	531	447
Acquired 1970 and 1971 (part).....	827	765	62	213	197	16	131	124	7	483	445	38

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	8,176	7,751	425	1,532	1,476	56	1,277	1,230	47	5,367	5,045	323
Less than 5 percent .....	737	702	35	140	129	11	176	170	5	422	403	19
5 to 9 percent.....	3,613	3,436	177	704	683	21	577	553	24	2,332	2,200	132
10 to 14 percent.....	2,207	2,084	123	423	408	15	305	296	9	1,479	1,380	99
15 to 19 percent.....	670	631	39	112	107	5	103	98	4	455	426	30
20 to 24 percent.....	237	219	18	36	35	1	35	33	3	166	151	15
25 to 29 percent.....	61	61	-	8	8	-	5	5	-	48	48	-
30 to 34 percent.....	35	34	1	4	4	-	4	4	-	27	26	1
35 to 39 percent.....	31	27	4	6	6	-	4	4	-	22	18	4
40 to 49 percent.....	30	30	-	3	3	-	1	1	-	26	26	-
50 percent or more.....	62	57	5	8	8	-	5	5	-	49	44	5
Not reported or not computed.....	493	471	22	90	87	3	62	60	1	341	323	18
Median.....	9	9	9	9	9	8	8	8	8	9	9	10
No regular payments required.....	4	4	-	-	-	-	-	-	-	4	4	-

## Real Estate Tax per \$1,000 Value

Acquired before 1970.....	7,353	6,990	364	1,318	1,279	40	1,146	1,107	40	4,889	4,604	284
Less than \$10.....	648	604	44	140	133	7	79	77	3	428	394	34
\$10 to \$14.....	1,054	981	72	219	210	8	160	149	10	675	622	54
\$15 to \$19.....	1,430	1,338	91	248	241	7	206	201	5	976	897	79
\$20 to \$24.....	1,398	1,324	74	253	244	9	205	196	8	941	884	57
\$25 to \$29.....	972	936	35	167	163	4	177	167	10	629	607	22
\$30 to \$39.....	932	914	18	163	161	1	174	172	3	595	581	14
\$40 to \$49.....	335	324	11	69	66	3	68	67	1	198	191	7
\$50 to \$59.....	103	102	-	14	14	-	25	25	-	64	64	-
\$60 or more.....	97	93	4	11	11	-	15	15	-	71	67	4
Not reported or not computed.....	385	370	15	36	36	-	38	38	-	312	297	15
Median.....dollars..	21	21	18	20	20	17	22	22	20	21	21	17
Acquired 1970 and 1971 (part).....	827	765	62	213	197	16	131	124	7	483	445	38



Table 2I. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of Less Than 50,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	7,353	6,990	364	1,318	1,279	40	1,146	1,107	40	4,889	4,604	284
Less than 1.0 percent.....	270	252	18	55	53	3	40	40	-	174	159	15
1.0 to 1.9 percent.....	988	915	72	231	221	10	157	149	8	599	545	54
2.0 to 2.9 percent.....	1,277	1,226	51	270	263	7	218	211	6	790	752	37
3.0 to 3.9 percent.....	1,223	1,155	69	223	215	8	228	220	8	773	720	53
4.0 to 4.9 percent.....	929	881	47	153	150	4	146	140	6	629	591	38
5.0 to 7.4 percent.....	1,238	1,199	39	199	196	3	158	153	5	881	850	31
7.5 to 9.9 percent.....	464	442	22	65	63	3	81	77	4	318	302	16
10.0 percent or more.....	409	391	17	45	45	-	55	54	1	308	292	16
Not reported or not computed.....	556	527	28	76	74	3	63	62	1	416	392	24
Median.....	3.7	3.7	3.3	3.2	3.3	2.7	3.5	3.5	3.6	3.8	3.9	3.4
Acquired 1970 and 1971 (part).....	827	765	62	213	197	16	131	124	7	483	445	38

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	7,353	6,990	364	1,318	1,279	40	1,146	1,107	40	4,889	4,604	284
Less than 5 percent.....	11	10	1	1	1	-	1	1	-	8	7	1
5 to 9 percent.....	444	441	3	75	75	-	92	92	-	277	274	3
10 to 14 percent.....	1,715	1,665	49	317	308	8	342	336	5	1,056	1,020	36
15 to 19 percent.....	1,868	1,784	84	366	355	11	274	265	9	1,228	1,164	64
20 to 24 percent.....	1,232	1,161	70	220	212	8	173	163	10	838	785	53
25 to 29 percent.....	596	542	54	94	92	3	84	77	6	418	373	45
30 to 34 percent.....	259	233	26	36	32	4	33	31	1	190	169	21
35 to 39 percent.....	155	145	11	25	25	-	8	7	1	122	113	9
40 to 49 percent.....	112	95	17	21	19	3	15	15	-	76	62	14
50 percent or more.....	172	154	18	17	16	1	17	15	2	137	122	15
Not reported or not computed.....	790	760	30	146	143	3	107	103	4	537	514	23
Median.....	17	17	22	17	17	19	16	16	21	18	18	22
Acquired 1970 and 1971 (part).....	827	765	62	213	197	16	131	124	7	483	445	38

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

By purchase.....	8,133	7,709	424	1,532	1,476	56	1,275	1,229	47	5,326	5,005	321
Placed one new mortgage.....	6,528	6,396	132	1,156	1,141	15	973	952	20	4,400	4,303	97
Placed two or more new mortgages.....	228	82	146	14	7	8	3	3	-	211	73	138
Assumed mortgage(s) already on property.....	1,113	1,057	56	325	315	10	274	264	9	514	477	37
Assumed mortgage already on property and placed new mortgage.....	143	59	84	34	11	23	27	9	17	82	39	43
All cash.....	72	70	3	1	1	-	-	-	-	71	68	3
Borrowed other than with mortgage.....	45	41	4	-	-	-	-	-	-	45	41	4
Other.....	4	4	-	1	1	-	-	-	-	3	3	-
Not by purchase.....	45	44	1	-	-	-	1	1	-	44	43	1
Inheritance or gift.....	41	40	1	-	-	-	-	-	-	41	40	1
Other.....	5	5	-	-	-	-	1	1	-	3	3	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2I. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	4,189	3,940	249	879	845	35	531	506	24	2,779	2,589	191
Sale of previous home.....	1,216	1,151	65	137	131	6	97	91	7	981	929	52
Sale of other real property or other investments.....	123	115	8	13	12	1	9	9	-	101	94	7
Savings.....	1,800	1,683	116	529	511	18	210	199	11	1,061	974	88
Borrowing other than mortgage on this property.....	329	306	23	61	59	3	40	37	3	228	210	17
Gift.....	65	60	6	18	18	-	7	7	-	40	34	6
Land on which structure was built.....	53	50	3	1	1	-	4	4	-	48	45	3
Other.....	51	47	4	13	13	-	4	4	-	35	31	4
No downpayment required.....	307	292	15	60	55	5	145	143	3	102	94	7
Not reported.....	245	235	9	47	45	1	14	12	1	184	177	7
Other properties.....	3,991	3,815	176	653	631	21	746	724	23	2,592	2,460	132

## Land and Building Acquisition

During same 12-month period.....	7,112	6,724	388	1,368	1,316	52	1,165	1,120	44	4,579	4,288	291
Acquired land previously.....	436	423	13	12	12	-	20	20	-	404	391	13
Land not owned by building owner.....	67	63	4	22	20	1	11	11	-	35	32	3
Not reported.....	566	545	21	130	127	3	82	80	2	354	338	16

## Year Property Acquired

1969 to 1971 (part).....	1,699	1,586	113	382	354	28	253	238	15	1,064	994	70
1967 and 1968.....	1,525	1,434	90	312	305	7	178	174	4	1,034	955	80
1965 and 1966.....	1,212	1,151	61	229	225	4	128	121	7	855	805	50
1960 to 1964.....	1,921	1,822	99	359	352	7	260	255	5	1,303	1,215	88
1955 to 1959.....	1,120	1,081	40	189	184	5	295	282	14	636	615	21
1950 to 1954.....	502	490	12	49	45	4	157	154	3	296	291	5
1949 or earlier.....	201	190	10	12	11	1	5	5	-	183	174	9
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	389	366	23	66	64	1	60	59	1	264	243	21
1967 and 1968.....	583	557	26	91	88	3	68	67	2	424	402	22
1965 to 1966.....	651	605	47	102	100	3	66	60	6	483	445	38
1960 to 1964.....	1,580	1,471	109	338	321	16	222	213	9	1,020	937	84
1950 to 1959.....	2,814	2,681	133	610	588	22	636	614	21	1,569	1,480	89
1940 to 1949.....	803	765	38	162	158	4	122	118	4	519	489	30
1939 or earlier.....	1,163	1,121	42	133	128	5	82	81	1	948	912	35
Not reported.....	196	189	7	31	30	1	19	18	1	145	141	5

## Rooms

4 rooms or less.....	486	457	29	88	83	5	69	68	1	328	306	22
5 rooms.....	1,948	1,873	75	471	461	11	368	356	12	1,109	1,056	53
6 rooms.....	2,464	2,338	126	510	491	18	414	396	18	1,540	1,451	89
7 rooms.....	1,532	1,432	100	256	246	10	238	229	9	1,039	958	81
8 rooms.....	928	877	51	130	122	8	119	114	4	680	641	39
9 rooms or more.....	721	680	41	57	54	3	59	56	2	605	569	36
Not reported.....	102	98	4	20	19	1	11	11	-	71	68	3
Median.....	6.1	6.1	6.3	5.8	5.8	6.1	5.9	5.9	6.0	6.2	6.2	6.4

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	3,219	3,016	203	694	659	35	429	411	19	2,096	1,946	150
Less than \$5,000.....	50	48	1	-	-	-	-	-	-	50	48	1
\$5,000 to \$7,499.....	62	61	1	6	6	-	2	2	-	53	52	1
\$7,500 to \$9,999.....	113	104	9	21	20	1	8	8	-	84	77	7
\$10,000 to \$12,499.....	209	199	10	62	60	1	18	18	-	129	120	9
\$12,500 to \$14,999.....	256	238	18	94	92	2	53	52	1	108	94	14
\$15,000 to \$17,499.....	351	331	21	126	121	5	66	60	5	159	149	11
\$17,500 to \$19,999.....	360	346	14	124	120	4	54	52	2	182	175	7
\$20,000 to \$24,999.....	661	616	44	161	149	12	132	126	6	367	341	27
\$25,000 to \$29,999.....	403	368	35	67	62	5	41	37	4	295	269	26
\$30,000 to \$34,999.....	289	273	16	21	19	2	30	30	-	237	224	13
\$35,000 to \$39,999.....	142	133	9	5	4	1	11	11	-	126	118	8
\$40,000 to \$49,999.....	161	147	13	2	2	-	12	12	-	146	133	13
\$50,000 or more.....	136	126	11	-	-	-	3	3	-	134	123	11
Not reported.....	28	27	1	3	3	-	-	-	-	25	24	1
Median.....dollars..	21,500	21,400	23,100	18,200	18,100	21,600	20,500	20,500	...	23,700	23,600	24,400
Other properties.....	4,961	4,739	222	838	817	21	847	819	28	3,276	3,103	173



Table 2I. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	44	42	2	-	-	-	-	-	-	44	42	2
\$5,000 to \$7,499.....	98	93	5	1	1	-	3	3	-	94	89	5
\$7,500 to \$9,999.....	187	174	12	20	18	1	15	15	-	152	141	11
\$10,000 to \$12,499.....	375	357	18	85	81	4	53	52	1	237	224	13
\$12,500 to \$14,999.....	415	396	19	126	121	5	76	76	-	213	199	15
\$15,000 to \$17,499.....	802	772	30	221	214	7	174	170	4	406	387	19
\$17,500 to \$19,999.....	744	706	38	231	226	5	147	143	4	366	338	28
\$20,000 to \$24,999.....	1,507	1,427	80	387	370	17	311	290	21	809	767	41
\$25,000 to \$29,999.....	1,195	1,122	73	233	225	8	223	214	9	739	683	56
\$30,000 to \$39,999.....	1,494	1,412	82	165	156	9	189	182	7	1,140	1,074	66
\$40,000 to \$49,999.....	550	517	33	22	22	-	46	46	-	482	450	33
\$50,000 or more.....	520	492	28	7	7	-	11	11	-	501	473	28
Not reported.....	250	244	6	34	34	-	29	29	-	187	181	6
Median.....dollars..	24,300	24,300	25,400	20,800	20,800	21,800	22,500	22,400	23,200	26,800	26,800	27,200
Mean.....dollars..	26,600	26,500	27,400	21,200	21,200	21,600	23,000	23,000	23,100	29,000	29,000	29,000

## Purchase Price as Percent of Value

Acquired by purchase.....	8,133	7,709	424	1,531	1,475	56	1,275	1,229	47	5,326	5,005	321
Purchased 1967 to 1971 (part).....	3,219	3,016	203	694	659	35	429	411	19	2,096	1,946	150
Less than 80 percent.....	755	713	42	143	141	2	69	64	4	543	508	35
80 to 89 percent.....	927	862	66	194	182	12	135	130	5	598	550	49
90 to 94 percent.....	500	470	30	112	106	5	81	77	4	307	286	21
95 to 99 percent.....	321	302	19	89	85	4	57	54	3	175	163	13
100 percent or more.....	671	625	46	152	140	12	86	83	3	433	402	31
Not reported.....	45	44	1	4	4	-	2	2	-	39	38	1
Median.....	88	88	89	90	90	93	90	90	...	88	88	87
Purchased 1960 to 1966.....	3,118	2,957	160	587	577	10	388	377	12	2,142	2,004	138
Less than 60 percent.....	429	411	18	60	60	-	40	39	1	329	313	16
60 to 79 percent.....	1,405	1,333	72	298	292	5	206	197	9	902	844	58
80 to 89 percent.....	681	642	39	134	130	4	87	86	1	460	426	34
90 to 99 percent.....	270	248	22	50	49	1	29	29	-	191	171	20
100 percent or more.....	147	143	4	17	17	-	13	13	-	116	112	4
Not reported.....	186	180	6	29	29	-	13	13	-	144	138	6
Median.....	74	74	76	74	74	...	74	74	...	74	74	77
Purchased 1959 or earlier.....	1,796	1,736	61	250	239	11	458	441	16	1,088	1,055	33
Less than 40 percent.....	203	195	8	9	8	1	14	14	-	180	173	7
40 to 59 percent.....	529	509	20	69	65	4	164	155	8	297	289	8
60 to 79 percent.....	662	637	25	110	105	5	185	177	8	367	355	12
80 to 99 percent.....	276	272	4	47	47	-	67	67	-	162	158	4
100 percent or more.....	46	45	2	5	5	-	9	9	-	33	31	2
Not reported.....	79	78	1	11	11	-	19	19	-	49	48	1
Median.....	63	63	60	67	67	...	64	64	...	62	62	...
Not acquired by purchase.....	47	46	1	-	-	-	1	1	-	46	45	1

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	3,219	3,016	203	694	659	35	429	411	19	2,096	1,946	150
Less than 1.0.....	278	269	10	46	46	-	28	28	-	205	195	10
1.0 to 1.4.....	870	804	65	250	237	13	107	103	4	512	464	49
1.5 to 1.9.....	906	855	51	221	213	8	160	153	6	526	489	37
2.0 to 2.4.....	500	464	37	72	67	5	70	66	4	358	331	28
2.5 to 2.9.....	237	221	16	36	30	5	30	29	1	171	161	9
3.0 to 3.4.....	114	103	11	13	12	1	13	10	3	88	81	7
3.5 to 3.9.....	35	33	1	4	4	-	1	1	-	29	28	1
4.0 or more.....	77	73	4	11	11	-	9	9	-	57	54	4
Not reported or not computed.....	202	194	8	42	39	3	12	12	-	149	144	5
Median.....	1.6	1.6	1.7	1.5	1.5	...	1.7	1.7	...	1.7	1.7	1.6
Other properties.....	4,961	4,739	222	838	817	21	847	819	28	3,276	3,103	173

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	140	131	9	54	50	4	24	24	-	62	57	5
25 to 34 years.....	1,863	1,748	115	523	505	18	252	238	14	1,088	1,004	83
35 to 44 years.....	2,522	2,395	127	464	442	21	451	436	15	1,607	1,517	90
45 to 54 years.....	2,176	2,065	111	305	297	8	392	380	12	1,479	1,388	91
55 to 64 years.....	1,047	998	48	132	128	4	127	122	4	788	748	40
65 years or over.....	310	300	10	29	27	1	17	17	-	264	255	8
Not reported.....	123	118	5	25	25	-	14	12	1	84	80	4
Median.....	43	43	42	39	39	38	43	43	41	44	44	43

Table 21. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less Than 50,000 and Rural

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
White.....	7,721	7,329	392	1,415	1,362	54	1,212	1,169	43	5,094	4,799	296
Negro.....	228	210	18	63	61	2	30	29	1	134	120	14
Other.....	64	56	8	21	21	-	10	9	1	33	26	7
Not reported.....	167	159	8	33	33	-	24	23	1	110	104	6

## Sex of Principal Owner

Male.....	7,458	7,069	389	1,398	1,347	51	1,197	1,155	41	4,864	4,567	297
Female.....	660	625	34	127	122	5	72	66	5	461	437	24
Not reported.....	62	60	2	7	7	-	8	8	-	47	45	2

## veteran Status

Veteran.....	4,952	4,700	251	804	775	29	1,109	1,076	33	3,038	2,849	189
Vietnam conflict.....	508	475	33	121	114	8	173	168	5	214	194	20
Korean conflict.....	1,085	1,039	46	166	161	5	285	276	9	634	603	31
Korean conflict and World War II.....	225	208	18	37	37	-	68	65	3	121	106	15
World War II.....	2,265	2,164	101	290	282	8	452	439	12	1,524	1,443	81
World War I.....	45	42	3	3	3	-	1	1	-	41	38	3
Other service.....	823	771	52	187	179	8	130	126	4	505	466	40
Nonveteran.....	3,049	2,884	165	686	660	26	154	142	12	2,209	2,082	127
Not reported.....	179	170	9	41	40	1	14	12	1	124	118	7

## Persons in Household

1 person.....	249	244	5	52	52	-	34	34	-	163	158	5
2 persons.....	1,558	1,501	57	270	258	12	213	210	2	1,075	1,033	43
3 persons.....	1,583	1,503	80	290	277	13	244	234	10	1,049	991	58
4 persons.....	1,975	1,855	120	393	376	17	299	288	10	1,283	1,191	92
5 persons.....	1,394	1,324	70	266	258	8	269	259	10	859	807	52
6 persons or more.....	1,283	1,196	87	233	227	7	210	199	11	840	771	69
Not reported.....	138	132	7	28	28	-	8	5	3	102	98	4
Median.....	3.8	3.8	4.0	3.8	3.8	3.6	3.9	3.9	4.4	3.7	3.7	4.0

## Income

Less than \$2,000.....	61	57	4	11	11	-	5	5	0	45	41	4
\$2,000 to \$3,999.....	154	146	8	20	18	2	15	13	1	119	114	5
\$4,000 to \$5,999.....	286	275	11	53	52	1	39	38	1	194	186	8
\$6,000 to \$7,999.....	578	556	22	114	112	1	75	72	3	389	372	17
\$8,000 to \$9,999.....	848	800	47	201	196	5	157	149	8	490	456	34
\$10,000 to \$12,499.....	1,634	1,539	95	361	347	14	271	259	12	1,002	933	69
\$12,500 to \$14,999.....	1,190	1,124	66	249	234	14	219	211	8	722	679	43
\$15,000 to \$19,999.....	1,551	1,465	86	280	271	9	257	250	7	1,014	944	69
\$20,000 to \$24,999.....	692	652	40	97	94	3	107	103	4	487	454	33
\$25,000 to \$34,999.....	458	436	21	46	43	3	51	50	1	361	344	17
\$35,000 or more.....	239	233	6	10	10	-	19	19	-	210	204	6
Not reported.....	490	469	21	90	87	3	62	60	1	338	322	16
Median.....dollars.....	13,100	13,100	13,100	12,200	12,200	12,900	13,000	13,100	11,900	13,500	13,500	13,400
Mean.....dollars.....	14,900	14,900	14,400	13,200	13,200	13,600	14,000	14,100	12,800	15,500	15,600	14,800



Table 41. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less than 50,000 and Rural**

Total mortgage debt on 1-housing-unit properties.....  
Average total mortgage debt....

**MORTGAGE CHARACTERISTICS**

**Total Mortgage Loan**

Less than \$5,000.....	610	12	6	592
\$5,000 to \$7,499.....	2,037	142	103	1,792
\$7,500 to \$9,999.....	4,938	927	722	3,289
\$10,000 to \$12,499.....	10,716	2,517	1,733	6,466
\$12,500 to \$14,999.....	14,027	4,018	2,822	7,188
\$15,000 to \$17,499.....	16,118	5,031	2,668	8,419
\$17,500 to \$19,999.....	12,024	2,750	2,158	7,116
\$20,000 to \$24,999.....	18,114	2,957	2,882	12,275
\$25,000 to \$29,999.....	10,199	802	1,250	8,147
\$30,000 to \$39,999.....	8,089	278	969	6,842
\$40,000 to \$49,999.....	2,553	-	54	2,499
\$50,000 or more.....	2,242	-	84	2,158

**Total Mortgage Outstanding Debt**

Less than \$5,000.....	3,605	291	528	2,786
\$5,000 to \$7,499.....	5,696	725	1,064	3,907
\$7,500 to \$9,999.....	9,042	1,948	1,538	5,555
\$10,000 to \$12,499.....	12,182	3,413	2,035	6,734
\$12,500 to \$14,999.....	14,354	3,957	2,165	8,232
\$15,000 to \$17,499.....	13,304	3,745	2,017	7,542
\$17,500 to \$19,999.....	10,119	2,184	1,681	6,254
\$20,000 to \$24,999.....	15,809	2,352	2,385	11,072
\$25,000 to \$29,999.....	8,068	693	1,240	6,135
\$30,000 to \$39,999.....	5,989	125	714	5,151
\$40,000 to \$49,999.....	2,066	-	-	2,066
\$50,000 or more.....	1,434	-	84	1,350

**Total Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	2,840	162	371	2,307
20 to 29 percent.....	5,418	372	770	4,276
30 to 39 percent.....	9,112	652	837	7,622
40 to 49 percent.....	14,435	1,688	1,526	11,221
50 to 59 percent.....	17,380	2,760	1,824	12,795
60 to 69 percent.....	20,493	4,069	2,923	13,501
70 to 79 percent.....	15,037	3,909	2,443	8,685
80 to 89 percent.....	8,944	3,098	2,391	3,455
90 to 99 percent.....	4,845	2,206	1,636	1,004
100 percent or more.....	890	169	493	228
Not reported.....	2,273	348	235	1,689

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Monthly Interest and Principal Payments on Total Mortgages**

Regular monthly payments of interest and/or principal.....	101,647	19,433	15,450	66,764
Less than \$70.....	10,557	2,902	2,554	5,101
\$70 to \$79.....	7,872	2,331	1,675	3,865
\$80 to \$89.....	8,443	2,675	1,464	4,304
\$90 to \$99.....	8,353	2,452	1,420	4,481
\$100 to \$119.....	15,603	3,533	2,397	9,673
\$120 to \$149.....	17,364	3,031	2,600	11,733
\$150 to \$174.....	11,102	1,491	1,174	8,438
\$175 to \$199.....	6,920	473	901	5,545
\$200 to \$249.....	8,150	477	922	6,751
\$250 to \$299.....	3,074	67	260	2,747
\$300 or more.....	4,209	-	84	4,125
No regular payments required.....	20	-	-	20

**Inside SMSA's, Places of Less than 50,000 and Rural**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Income**

**Regular payments of interest and/or principal.....**

Less than 5 percent.....	101,647	19,433	15,450	66,765
5 to 9 percent.....	4,754	965	970	2,819
10 to 14 percent.....	37,682	7,938	5,868	23,876
15 to 19 percent.....	33,343	6,402	5,032	21,909
20 to 24 percent.....	12,014	1,874	1,882	8,259
25 to 29 percent.....	4,572	686	774	3,111
30 to 34 percent.....	1,221	154	118	948
35 to 39 percent.....	649	64	61	524
40 to 49 percent.....	330	73	69	188
50 percent or more.....	472	27	20	424
Not reported or not computed.....	811	88	53	670
No regular payments required.....	5,799	1,162	601	4,036
	20	-	-	20

**Selected Annual Housing Costs as Percent of Income**

Acquired before 1970.....	86,750	15,772	12,766	58,212
Less than 5 percent.....	123	20	10	93
5 to 9 percent.....	3,658	666	679	2,313
10 to 14 percent.....	17,209	3,342	3,235	10,632
15 to 19 percent.....	23,121	4,575	3,447	15,098
20 to 24 percent.....	17,001	2,942	2,382	11,677
25 to 29 percent.....	8,317	1,293	1,110	5,914
30 to 34 percent.....	3,548	465	408	2,675
35 to 39 percent.....	1,934	327	105	1,501
40 to 49 percent.....	1,401	270	182	949
50 percent or more.....	1,975	193	162	1,620
Not reported or not computed.....	8,463	1,679	1,045	5,739
Acquired 1970 and 1971 (part)....	14,917	3,662	2,684	8,571

**PROPERTY CHARACTERISTICS**

**Year Built**

1969 to 1971 (part).....	8,393	1,319	1,401	5,673
1967 and 1968.....	11,210	1,663	1,373	8,174
1965 and 1966.....	10,894	1,589	1,285	8,020
1960 to 1964.....	21,672	4,587	3,427	13,658
1950 to 1959.....	29,285	6,710	5,917	16,658
1940 to 1949.....	7,794	1,541	1,166	5,087
1939 or earlier.....	10,457	1,718	676	8,064
Not reported.....	1,962	306	206	1,451

**Value**

Less than \$5,000.....	72	-	-	72
\$5,000 to \$7,499.....	281	6	8	267
\$7,500 to \$9,999.....	759	137	67	555
\$10,000 to \$12,499.....	2,117	652	288	1,177
\$12,500 to \$14,999.....	3,184	1,134	631	1,419
\$15,000 to \$17,499.....	6,878	2,298	1,683	2,897
\$17,500 to \$19,999.....	7,327	2,773	1,402	3,152
\$20,000 to \$24,999.....	17,036	5,308	3,750	7,977
\$25,000 to \$29,999.....	15,319	3,507	2,996	8,816
\$30,000 to \$39,999.....	23,446	2,781	3,155	17,509
\$40,000 to \$49,999.....	9,942	378	998	8,565
\$50,000 or more.....	13,034	110	237	12,688
Not reported.....	2,273	348	235	1,689

Table 4I. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less than 50,000 and Rural**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than 25 years.....	1,950	797	362	791
25 to 34 years.....	27,240	7,485	4,204	15,550
35 to 44 years.....	35,175	6,045	6,302	22,828
45 to 54 years.....	24,787	3,414	3,382	17,991
55 to 64 years.....	8,968	1,161	963	6,844
65 years or over.....	2,128	202	92	1,834
Not reported.....	1,419	329	144	946

**Race of Principal Owner**

White.....	96,559	17,869	14,631	64,059
Negro.....	2,108	831	404	874
Other.....	918	299	131	488
Not reported.....	2,081	435	284	1,363

**Sex of Principal Owner**

Male.....	94,641	18,038	14,733	61,870
Female.....	6,267	1,322	647	4,297
Not reported.....	759	73	70	616

**Inside SMSA's, Places of Less than 50,000 and Rural**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	64,816	10,275	13,665	40,876
Vietnam conflict.....	8,288	1,826	3,101	3,361
Korean conflict.....	15,859	2,285	4,044	9,530
Korean conflict and World War II.....	3,028	449	783	1,796
World War II.....	24,742	3,198	3,533	18,011
World War I.....	237	25	4	208
Other service.....	12,663	2,492	2,200	7,971
Nonveteran.....	34,752	8,667	1,654	24,431
Not reported.....	2,099	492	131	1,476

**Income**

Less than \$2,000.....	379	90	31	259
\$2,000 to \$3,999.....	1,027	204	134	689
\$4,000 to \$5,999.....	2,309	524	335	1,449
\$6,000 to \$7,999.....	4,989	1,253	722	3,014
\$8,000 to \$9,999.....	8,141	2,238	1,700	4,203
\$10,000 to \$12,499.....	18,251	4,565	3,376	10,309
\$12,500 to \$14,999.....	14,314	3,296	2,556	8,463
\$15,000 to \$19,999.....	21,311	3,998	3,380	13,933
\$20,000 to \$24,999.....	11,371	1,388	1,624	8,359
\$25,000 to \$34,999.....	8,267	585	781	6,901
\$35,000 or more.....	5,520	131	209	5,180
Not reported.....	5,788	1,162	601	4,025



Table 1m. Mortgage Status, 1-Unit Homeowner Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Places of 10,000  
or More

	Total properties	Non- mortgaged properties	Mortgaged properties
1-housing-unit properties.....	2,420	1,062	1,358
PROPERTY CHARACTERISTICS			
Location by Size of Place			
Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...
Manner of Acquisition			
By purchase.....	2,260	917	1,343
Placed one new mortgage.....	1,438	411	1,027
Placed two or more new mortgages.....	43	14	29
Assumed mortgage(s) already on property.....	298	44	254
Assumed mortgage already on property and placed new mortgage.....	25	10	15
All cash.....	356	349	7
Borrowed other than with mortgage.....	91	80	11
Other.....	9	9	-
Not by purchase.....	136	122	14
Inheritance or gift.....	136	122	14
Other.....	-	-	-
Not reported.....	24	23	1
Source of Downpayment			
Purchased 1965 to 1971 (part).....	773	119	653
Sale of previous home.....	205	38	167
Sale of other real property or other investments.....	24	1	23
Savings.....	307	47	260
Borrowing other than mortgage on this property..	65	6	59
Gift.....	19	1	18
Land on which structure was built.....	7	-	7
Other.....	13	3	10
No downpayment required.....	66	6	61
Not reported.....	66	17	49
Other properties.....	1,647	943	705
Land and Building Acquisition			
During same 12-month period.....	2,027	820	1,208
Acquired land previously.....	171	117	54
Land not owned by building owner.....	12	7	6
Not reported.....	209	119	90
Year Property Acquired			
1969 to 1971 (part).....	398	52	346
1967 and 1968.....	275	60	214
1965 and 1966.....	251	60	192
1960 to 1964.....	429	136	293
1955 to 1959.....	347	156	191
1950 to 1954.....	246	158	88
1949 or earlier.....	460	427	33
Not reported.....	14	14	-
Year Built			
1969 and 1970 (part).....	55	10	45
1967 and 1968.....	71	7	64
1965 and 1966.....	92	18	74
1960 to 1964.....	252	54	198
1950 to 1959.....	613	202	411
1940 to 1949.....	294	137	157
1939 or earlier.....	943	580	364
Not reported.....	99	54	46

Outside SMSA's, Places of 10,000  
or More

	Total properties	Non- mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued			
Rooms			
4 rooms or less.....	289	180	109
5 rooms.....	680	281	399
6 rooms.....	700	308	391
7 rooms.....	317	122	195
8 rooms.....	222	69	152
9 rooms or more.....	172	76	96
Not reported.....	41	25	16
Median.....	5.8	5.6	5.9
Purchase Price			
Properties acquired by purchase 1967 to 1971 (part).....			
Less than \$5,000.....	652	91	560
\$5,000 to \$7,499.....	40	17	23
\$7,500 to \$9,999.....	47	13	35
\$10,000 to \$12,499.....	60	15	45
\$12,500 to \$14,999.....	75	7	68
\$15,000 to \$17,499.....	88	6	82
\$17,500 to \$19,999.....	78	5	72
\$20,000 to \$24,999.....	73	6	68
\$25,000 to \$29,999.....	77	12	65
\$30,000 to \$34,999.....	55	4	51
\$35,000 to \$39,999.....	28	-	28
\$40,000 to \$49,999.....	7	-	7
\$50,000 or more.....	13	3	10
Not reported.....	6	3	3
Median.....dollars..	4	0	4
Other properties.....	1,768	971	797
Value			
Less than \$5,000.....	86	68	18
\$5,000 to \$7,499.....	189	124	65
\$7,500 to \$9,999.....	202	100	102
\$10,000 to \$12,499.....	360	196	164
\$12,500 to \$14,999.....	218	86	132
\$15,000 to \$17,499.....	298	118	180
\$17,500 to \$19,999.....	191	47	144
\$20,000 to \$24,999.....	292	102	190
\$25,000 to \$29,999.....	190	64	127
\$30,000 to \$39,999.....	177	53	124
\$40,000 to \$49,999.....	67	21	46
\$50,000 or more.....	42	18	24
Not reported.....	107	65	42
Median.....dollars..	15,800	12,800	17,500
Mean.....dollars..	17,700	15,800	19,100
Purchase Price as Percent of Value			
Acquired by purchase.....			
Purchased 1967 to 1971 (part).....	2,260	917	1,342
Less than 80 percent.....	652	91	560
80 to 89 percent.....	138	22	116
90 to 94 percent.....	158	26	133
95 to 99 percent.....	80	9	72
100 percent or more.....	81	7	74
Not reported.....	186	28	158
Median.....	8	-	8
Purchased 1960 to 1966.....	92	89	92
Less than 60 percent.....	638	157	481
60 to 79 percent.....	78	17	61
80 to 89 percent.....	227	52	176
90 to 99 percent.....	162	39	122
100 percent or more.....	76	20	56
Not reported.....	52	20	32
Median.....	43	10	34
Purchased 1959 or earlier.....	79	81	78
Less than 40 percent.....	970	669	301
40 to 59 percent.....	227	203	24
60 to 79 percent.....	211	140	70
80 to 99 percent.....	261	160	101
100 percent or more.....	139	78	61
Not reported.....	56	27	29
Median.....	76	61	15
Not acquired by purchase.....	61	54	70

Table 1m. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of 10,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price--Income Ratio

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase 1967 to 1971 (part).....	652	91	560
Less than 1.0.....	131	24	107
1.0 to 1.4.....	181	16	166
1.5 to 1.9.....	147	8	139
2.0 to 2.4.....	79	10	69
2.5 to 2.9.....	36	7	29
3.0 to 3.4.....	10	2	8
3.5 to 3.9.....	5	3	3
4.0 or more.....	30	13	17
Not reported or not computed.....	32	10	23
Median.....	1.4	1.5	1.4
Other properties.....	1,768	971	797

## RECURRING EXPENSES

## Selected Monthly Housing Costs

Acquired before 1970.....	2,188	1,024	1,164
Less than \$50.....	364	362	1
\$50 to \$59.....	153	147	6
\$60 to \$69.....	134	126	8
\$70 to \$79.....	83	66	17
\$80 to \$89.....	79	52	26
\$90 to \$99.....	90	40	50
\$100 to \$119.....	230	47	183
\$120 to \$149.....	280	29	250
\$150 to \$174.....	173	18	155
\$175 to \$199.....	135	1	134
\$200 to \$224.....	100	4	96
\$225 to \$249.....	48	1	46
\$250 to \$274.....	50	3	47
\$275 to \$299.....	18	1	17
\$300 or more.....	64	-	64
Not reported.....	187	124	64
Median.....dollars..	108	55	151
Acquired 1970 and 1971 (part).....	232	39	193

## Real Estate Tax

Acquired before 1970.....	2,188	1,024	1,164
Less than \$100.....	370	213	158
\$100 to \$199.....	439	213	226
\$200 to \$299.....	405	176	229
\$300 to \$349.....	149	56	93
\$350 to \$399.....	120	46	74
\$400 to \$449.....	92	40	52
\$450 to \$499.....	86	26	60
\$500 to \$549.....	87	31	56
\$550 to \$599.....	56	15	41
\$600 to \$699.....	94	43	51
\$700 to \$799.....	62	26	36
\$800 or more.....	110	44	66
Not reported.....	117	95	22
Median.....dollars..	255	221	281
Acquired 1970 and 1971 (part).....	232	39	193

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	2,188	1,024	1,164
Less than \$10.....	389	189	200
\$10 to \$14.....	408	167	241
\$15 to \$19.....	334	124	210
\$20 to \$24.....	314	146	168
\$25 to \$29.....	208	92	116
\$30 to \$39.....	190	83	107
\$40 to \$49.....	70	41	29
\$50 to \$59.....	17	9	8
\$60 or more.....	20	17	3
Not reported or not computed.....	238	156	82
Median.....dollars..	17	18	17
Acquired 1970 and 1971 (part).....	232	39	193

## Outside SMSA's, Places of 10,000 or More

## RECURRING EXPENSES--Continued

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	2,188	1,024	1,164
Less than 5 percent.....	95	92	3
5 to 9 percent.....	404	309	95
10 to 14 percent.....	458	168	290
15 to 19 percent.....	383	91	292
20 to 24 percent.....	208	46	162
25 to 29 percent.....	116	36	81
30 to 34 percent.....	68	24	44
35 to 39 percent.....	40	15	25
40 to 49 percent.....	42	21	21
50 percent or more.....	61	26	35
Not reported or not computed.....	313	196	117
Median.....	14	10	17
Acquired 1970 and 1971 (part).....	232	39	193

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	29	1	28
25 to 34 years.....	307	26	280
35 to 44 years.....	451	60	391
45 to 54 years.....	553	176	376
55 to 64 years.....	483	291	193
65 years or over.....	554	486	68
Not reported.....	43	21	23
Median.....	52	64	44

## Race of Principal Owner

White.....	2,193	952	1,241
Negro.....	148	73	75
Other.....	22	7	15
Not reported.....	56	29	27

## Sex of Principal Owner

Male.....	1,905	679	1,226
Female.....	489	368	121
Not reported.....	26	15	11

## Veteran Status

Veteran.....	1,150	324	826
Vietnam conflict.....	94	10	84
Korean conflict.....	178	22	156
Korean conflict and World War II.....	42	10	32
World War II.....	606	203	403
World War I.....	69	58	11
Other service.....	161	21	140
Nonveteran.....	1,204	701	503
Not reported.....	66	37	29

## Persons in Household

1 person.....	296	258	38
2 persons.....	736	472	263
3 persons.....	434	137	297
4 persons.....	399	75	324
5 persons.....	251	48	204
6 persons or more.....	258	47	211
Not reported.....	46	25	21
Median.....	2.8	2.0	3.7

## Income

Less than \$2,000.....	155	132	23
\$2,000 to \$3,999.....	215	168	46
\$4,000 to \$5,999.....	203	125	78
\$6,000 to \$7,999.....	270	126	145
\$8,000 to \$9,999.....	297	95	202
\$10,000 to \$12,499.....	413	118	296
\$12,500 to \$14,999.....	237	70	167
\$15,000 to \$19,999.....	256	53	203
\$20,000 to \$24,999.....	99	35	64
\$25,000 to \$34,999.....	74	27	47
\$35,000 or more.....	39	17	22
Not reported.....	161	97	64
Median.....dollars..	9,900	6,900	11,300
Mean.....dollars..	10,900	8,700	12,500



Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	1,358	1,290	68	294	280	13	157	150	7	907	860	47
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	1,290	1,290	-	280	280	-	150	150	...	860	860	-
2.....	66	-	66	13	-	13	7	-	...	46	-	46
3 or more.....	1	-	1	-	-	-	-	-	...	1	-	1
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	1,264	1,196	68	294	280	13	156	148	...	814	767	47
Contract to purchase.....	94	94	-	-	-	-	2	2	...	92	92	-
Origin of First Mortgage												
Mortgage made at time property acquired.....	886	851	35	195	191	4	122	118	...	569	542	26
Mortgage assumed at time property acquired.....	248	229	19	93	84	9	35	32	...	120	113	7
Mortgage placed later than acquisition of property.....	224	210	14	6	6	-	-	-	...	218	204	14
Refinanced mortgage: Same lender.....	144	137	7	4	4	-	-	-	...	140	133	7
Different lender.....	37	31	5	2	2	-	-	-	...	35	30	5
Mortgage placed on property owned free and clear of debt.....	43	41	1	-	-	-	-	-	...	43	41	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	224	210	14	6	6	-	-	-	...	218	204	14
Renew or extend loan that had fallen due, without increasing outstanding balance.....	11	11	-	1	1	-	-	-	...	10	10	-
Secure better terms.....	25	22	3	1	1	-	-	-	...	24	21	3
Provide funds for additions, improvements, or repairs to this property.....	101	94	7	-	-	-	-	-	...	101	94	7
Provide funds for investment in other real estate.....	6	6	-	2	2	-	-	-	...	4	4	-
Provide funds for other types of investments.....	12	12	-	-	-	-	-	-	...	12	12	-
Provide funds for educational or medical expenses.....	7	6	1	2	2	-	-	-	...	5	4	1
Other reasons.....	24	22	1	-	-	-	-	-	...	24	22	1
Not reported.....	39	37	1	-	-	-	-	-	...	39	37	1
Other properties.....	1,134	1,080	54	288	275	13	157	150	...	689	656	33
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	397	386	12	82	80	2	32	31	...	283	275	9
1967 and 1968.....	255	241	14	40	37	3	26	23	...	189	181	8
1965 and 1966.....	228	212	16	66	61	5	10	8	...	152	142	10
1960 to 1964.....	308	290	18	53	50	3	44	43	...	212	198	14
1955 to 1959.....	139	131	8	43	42	1	31	31	...	65	58	7
1950 to 1954.....	29	29	-	10	10	-	14	14	...	4	4	-
1949 or earlier.....	1	1	-	-	-	-	-	-	...	1	1	-
First Mortgage Loan												
Less than \$5,000.....	124	115	10	4	4	-	-	-	...	120	111	10
\$5,000 to \$7,499.....	187	177	10	24	22	1	13	10	...	151	145	6
\$7,500 to \$9,999.....	239	233	6	59	57	2	23	23	...	157	153	4
\$10,000 to \$12,499.....	263	246	17	75	68	7	40	39	...	147	139	8
\$12,500 to \$14,999.....	176	171	5	63	61	1	33	33	...	80	76	4
\$15,000 to \$17,499.....	142	132	10	36	35	2	24	23	...	82	75	7
\$17,500 to \$19,999.....	86	80	6	15	15	-	11	11	...	59	54	6
\$20,000 to \$24,999.....	97	93	4	13	13	-	9	7	...	75	73	3
\$25,000 to \$29,999.....	26	26	-	3	3	-	3	3	...	20	20	-
\$30,000 to \$39,999.....	14	14	-	2	2	-	1	1	...	11	11	-
\$40,000 to \$49,999.....	3	3	-	-	-	-	-	-	...	3	3	-
\$50,000 or more.....	2	2	-	-	-	-	-	-	...	2	2	-
Median.....dollars..	11,200	11,200	11,200	11,900	12,000	...	12,700	12,700	...	10,400	10,300	11,200
Mean.....dollars..	12,000	12,000	11,400	12,400	12,500	...	13,200	13,200	...	11,600	11,600	11,200

Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of 10,000 or More

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	380	358	22	44	41	3	28	28	...	308	289	19
\$5,000 to \$7,499.....	211	201	10	37	37	-	27	24	...	147	140	7
\$7,500 to \$9,999.....	193	187	7	58	56	3	19	19	...	116	112	4
\$10,000 to \$12,499.....	181	171	10	56	50	6	26	25	...	99	96	3
\$12,500 to \$14,999.....	158	154	4	53	53	-	27	27	...	78	74	4
\$15,000 to \$17,499.....	91	82	9	26	24	2	11	10	...	54	48	6
\$17,500 to \$19,999.....	62	60	3	8	8	-	10	10	...	44	41	3
\$20,000 to \$24,999.....	54	51	3	9	9	-	6	4	...	39	38	1
\$25,000 to \$29,999.....	16	16	-	3	3	-	1	1	...	11	11	-
\$30,000 to \$39,999.....	7	7	-	-	-	-	1	1	...	6	6	-
\$40,000 to \$49,999.....	4	4	-	-	-	-	-	-	...	4	4	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,600	8,600	8,100	10,300	10,300	...	10,400	10,300	...	7,400	7,500	6,500
Mean.....dollars..	9,400	9,400	8,700	10,300	10,400	...	10,500	10,400	...	8,900	9,000	8,200

## Total Mortgage Outstanding Debt

Less than \$5,000.....	373	358	15	42	41	1	28	28	...	302	289	14
\$5,000 to \$7,499.....	205	201	4	37	37	-	26	24	...	143	140	3
\$7,500 to \$9,999.....	195	187	8	56	56	-	19	19	...	121	112	8
\$10,000 to \$12,499.....	183	171	12	54	50	4	28	25	...	100	96	4
\$12,500 to \$14,999.....	159	154	5	56	53	3	27	27	...	77	74	3
\$15,000 to \$17,499.....	88	82	6	27	24	3	11	10	...	50	48	1
\$17,500 to \$19,999.....	63	60	3	10	8	2	10	10	...	43	41	2
\$20,000 to \$24,999.....	61	51	10	9	9	-	6	4	...	46	38	8
\$25,000 to \$29,999.....	19	16	3	3	3	-	1	1	...	14	11	3
\$30,000 to \$39,999.....	8	7	1	-	-	-	1	1	...	7	6	1
\$40,000 to \$49,999.....	4	4	-	-	-	-	-	-	...	4	4	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,700	8,600	11,300	10,500	10,300	...	10,500	10,300	...	7,600	7,500	9,500
Mean.....dollars..	9,600	9,400	12,600	10,500	10,400	...	10,600	10,400	...	9,200	9,000	12,500

## Interest Rate on First Mortgage

Less than 5.0 percent.....	132	126	6	44	41	3	56	54	...	32	30	1
5.0 percent.....	24	21	3	5	5	-	-	-	...	19	17	3
5.1 to 5.9 percent.....	289	274	14	158	151	7	54	51	...	77	73	4
6.0 percent.....	363	340	22	25	24	2	23	21	...	315	295	19
6.1 to 6.4 percent.....	28	25	3	2	2	-	-	-	...	26	23	3
6.5 to 6.9 percent.....	135	127	8	11	10	2	1	1	...	122	115	7
7.0 percent.....	117	114	3	1	1	-	4	4	...	112	109	3
7.1 to 7.4 percent.....	13	11	1	1	1	-	-	-	...	11	10	1
7.5 to 7.9 percent.....	102	99	3	27	27	-	11	11	...	64	61	3
8.0 percent.....	71	69	3	1	1	-	-	-	...	70	67	3
8.1 to 8.4 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
8.5 to 8.9 percent.....	56	55	1	17	17	-	8	7	...	31	31	-
9.0 percent.....	8	8	-	-	-	-	-	-	...	8	8	-
9.1 to 9.9 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
10.0 percent or more.....	11	11	-	-	-	-	-	-	...	11	11	-
Median.....	6.0	6.0	6.0	5.6	5.6	...	5.5	5.4	...	6.2	6.4	6.0

## Term of First Mortgage

Less than 8 years.....	56	53	3	-	-	-	-	-	...	56	53	3
8 to 12 years.....	162	157	6	1	1	-	-	-	...	161	155	6
13 to 17 years.....	183	169	14	1	1	-	1	1	...	180	166	14
18 to 22 years.....	330	316	14	38	36	2	21	21	...	271	259	13
23 to 27 years.....	308	290	18	78	75	3	42	38	...	189	178	11
28 to 32 years.....	290	277	13	163	154	9	93	90	...	35	33	2
33 to 37 years.....	9	9	-	9	9	-	-	-	...	-	-	-
38 years or more.....	4	4	-	4	4	-	-	-	...	-	-	-
No stated term.....	15	15	-	-	-	-	-	-	...	15	15	-
Median.....	22.0	22.0	22.1	28.8	28.8	...	28.7	28.8	...	18.9	18.9	18.5

## Holder of First Mortgage

Commercial bank or trust company.....	248	237	11	49	48	2	25	24	...	173	165	8
Mutual savings bank.....	123	116	7	50	48	3	22	22	...	50	46	4
Savings and loan association.....	559	524	35	58	57	1	42	38	...	459	430	29
Life insurance company.....	140	137	3	66	63	3	34	34	...	41	41	-
Mortgage company.....	7	7	-	2	2	-	3	3	...	3	3	-
Federal agency.....	54	52	3	16	16	-	8	6	...	31	30	1
Federal National Mortgage Association.....	66	62	4	45	40	4	21	21	...	-	-	-
Real estate or construction company.....	4	4	-	-	-	-	-	-	...	4	4	-
Individual or individual's estate.....	111	107	4	-	-	-	-	-	...	111	107	4
Other.....	44	44	-	8	8	-	1	1	...	34	34	-



Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	1,055	998	57	134	127	7	64	59	...	857	812	44
Agent.....	303	292	10	160	154	6	93	91	...	50	47	3

## Holder's Acquisition of First Mortgage

Originated by holder.....	1,040	988	51	128	122	6	50	47	...	861	818	43
Purchased from present servicer.....	220	212	7	129	123	6	75	74	...	16	16	-
Purchased from someone else.....	81	75	6	31	30	2	29	26	...	21	20	2
Not reported.....	17	14	3	6	6	-	3	3	...	8	6	3

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,134	1,080	54	288	275	13	157	150	...	689	656	33
Less than 40 percent.....	28	26	2	3	1	2	-	-	...	25	25	-
40 to 49 percent.....	28	25	3	1	1	-	2	-	...	25	24	1
50 to 59 percent.....	49	43	6	4	3	1	1	1	...	43	39	4
60 to 69 percent.....	116	109	7	14	14	-	9	9	...	93	86	7
70 to 79 percent.....	166	153	13	25	22	3	14	12	...	126	118	8
80 to 89 percent.....	231	223	8	53	51	2	27	27	...	152	145	7
90 to 94 percent.....	142	141	1	43	43	-	27	27	...	73	72	1
95 to 99 percent.....	160	156	4	91	88	3	25	24	...	44	44	-
100 percent or more.....	194	185	10	48	45	3	49	47	...	97	93	4
Not reported.....	19	19	-	6	6	-	3	3	...	10	10	-
Median.....	87	87	77	94	94	...	94	94	...	81	82	...
Other properties.....	224	210	14	6	6	-	-	-	...	218	204	14

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,134	1,080	54	288	275	13	157	150	...	689	656	33
Less than 40 percent.....	26	26	-	1	1	-	-	-	...	25	25	-
40 to 49 percent.....	25	25	-	1	1	-	-	-	...	24	24	-
50 to 59 percent.....	43	43	-	3	3	-	1	1	...	39	39	-
60 to 69 percent.....	111	109	1	14	14	-	9	9	...	88	86	1
70 to 79 percent.....	157	153	4	25	22	3	12	12	...	119	118	1
80 to 89 percent.....	230	223	7	51	51	-	27	27	...	152	145	7
90 to 94 percent.....	150	141	9	44	43	2	28	27	...	77	72	6
95 to 99 percent.....	163	156	7	90	88	2	24	24	...	49	44	6
100 percent or more.....	210	185	25	52	45	7	52	47	...	106	93	12
Not reported.....	19	19	-	6	6	-	3	3	...	10	10	-
Median.....	88	87	98	95	94	...	94	94	...	82	82	...
Other properties.....	224	210	14	6	6	-	-	-	...	218	204	14

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	175	168	7	23	21	1	15	15	...	137	131	5
20 to 29 percent.....	135	133	1	13	13	-	14	14	...	108	107	1
30 to 39 percent.....	107	101	6	16	14	2	9	9	...	82	78	4
40 to 49 percent.....	177	175	3	23	23	-	24	24	...	130	128	3
50 to 59 percent.....	177	166	11	45	45	-	12	10	...	120	110	10
60 to 69 percent.....	167	160	7	37	34	3	20	18	...	110	108	3
70 to 79 percent.....	165	149	16	42	39	3	18	17	...	104	93	11
80 to 89 percent.....	125	121	4	49	49	-	23	23	...	53	49	4
90 to 99 percent.....	70	66	4	30	27	3	11	10	...	29	29	-
100 percent or more.....	18	14	4	6	6	-	8	7	...	4	2	3
Not reported.....	42	38	4	11	10	2	3	3	...	28	25	3
Median.....	53	52	65	65	65	...	61	60	...	48	47	58

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	1,358	1,290	68	294	280	13	157	150	...	907	860	47
Interest and principal.....	1,353	1,286	68	294	280	13	157	150	...	903	856	47
Fully amortized.....	1,282	1,216	66	291	278	13	157	150	...	834	788	46
Partially amortized.....	72	70	1	3	3	-	-	-	...	69	68	1
Principal only.....	1	1	-	-	-	-	-	-	...	1	1	-
Fully amortized.....	-	-	-	-	-	-	-	-	...	-	-	-
Partially amortized.....	1	1	-	-	-	-	-	-	...	1	1	-
Interest only.....	3	3	-	-	-	-	-	-	...	3	3	-
No regular payment required.....	-	-	-	-	-	-	-	-	...	-	-	-

Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	1,353	1,286	68	294	280	13	157	150	...	903	856	47
Real estate taxes and property insurance.....	716	687	29	292	279	13	133	125	...	291	283	8
With no other items.....	321	309	13	3	3	-	103	96	...	215	210	5
With other items.....	395	379	16	290	276	13	30	30	...	76	73	3
Real estate taxes only.....	91	87	4	-	-	-	8	8	...	83	79	4
Property insurance only.....	15	14	1	-	-	-	1	1	...	14	13	1
Other combinations or no other items.....	531	498	33	1	1	-	15	15	...	514	481	33
No regular payments of interest and principal...	4	4	-	-	-	-	-	-	...	4	4	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	1,358	1,290	68	294	280	13	157	150	...	907	860	47
Less than \$50.....	166	157	10	35	33	1	20	18	...	112	105	7
\$50 to \$59.....	178	168	10	44	42	1	21	20	...	113	106	7
\$60 to \$69.....	190	184	6	53	52	2	27	27	...	110	106	4
\$70 to \$79.....	151	139	12	39	33	6	19	18	...	93	88	4
\$80 to \$89.....	137	134	3	36	36	-	21	21	...	80	77	3
\$90 to \$99.....	124	122	1	34	34	-	15	15	...	74	73	1
\$100 to \$119.....	167	156	11	33	31	2	16	16	...	119	109	10
\$120 to \$149.....	135	122	13	13	11	2	8	6	...	113	105	8
\$150 to \$174.....	50	47	3	4	4	-	6	6	...	40	37	3
\$175 to \$199.....	31	31	-	3	3	-	1	1	...	26	26	-
\$200 to \$249.....	21	21	-	-	-	-	1	1	...	20	20	-
\$250 to \$299.....	2	2	-	-	-	-	-	-	...	2	2	-
\$300 or more.....	6	6	-	-	-	-	-	-	...	6	6	-
Median.....dollars..	79	79	77	73	73	...	75	75	...	83	83	85
Mean.....dollars..	88	89	86	78	78	...	81	81	...	93	93	88
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	1,358	1,290	68	294	280	13	157	150	...	907	860	47
Less than \$70.....	520	513	6	129	127	1	66	66	...	325	321	4
\$70 to \$79.....	142	139	3	33	33	-	18	18	...	91	88	3
\$80 to \$89.....	139	134	4	36	36	-	21	21	...	81	77	4
\$90 to \$99.....	128	122	6	34	34	-	15	15	...	78	73	6
\$100 to \$119.....	167	156	12	34	31	3	18	16	...	115	109	5
\$120 to \$149.....	129	122	7	14	11	3	7	6	...	108	105	3
\$150 to \$174.....	56	47	9	6	4	2	7	6	...	43	37	6
\$175 to \$199.....	30	27	3	4	3	1	1	1	...	24	22	1
\$200 to \$249.....	36	21	15	3	-	3	3	1	...	31	20	11
\$250 to \$299.....	6	2	4	-	-	-	-	-	...	6	2	4
\$300 or more.....	6	6	-	-	-	-	-	-	...	6	6	-
Median.....dollars..	81	79	140	75	73	...	77	75	...	84	82	143
Mean.....dollars..	91	88	151	81	78	...	84	81	...	96	93	153
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	1,268	1,204	65	270	256	13	150	143	...	848	804	44
Delinquent (30 days or more).....	75	73	3	20	20	-	5	5	...	50	47	3
1 to 3 payments.....	56	55	1	16	16	-	4	4	...	36	35	1
4 or more payments.....	19	18	2	4	4	-	1	1	...	14	12	2
Foreclosure in process.....	5	5	-	3	3	-	1	1	...	1	1	-
Foreclosure not in process.....	14	12	2	1	1	-	-	-	...	13	11	2
Not reported.....	14	14	-	4	4	-	1	1	...	8	8	-
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-



Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of 10,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	1,164	1,102	62	244	232	12	139	133	...	782	738	44
Less than \$50.....	1	1	-	-	-	-	-	-	...	1	1	-
\$50 to \$59.....	6	6	-	3	3	-	-	-	...	3	3	-
\$60 to \$69.....	8	8	-	4	4	-	-	-	...	4	4	-
\$70 to \$79.....	17	17	-	3	3	-	1	1	...	13	13	-
\$80 to \$89.....	26	26	-	4	4	-	3	3	...	19	19	-
\$90 to \$99.....	50	48	1	12	11	1	7	7	...	30	30	-
\$100 to \$119.....	183	179	4	35	35	-	26	26	...	122	118	4
\$120 to \$149.....	250	246	4	64	64	-	34	34	...	152	148	4
\$150 to \$174.....	155	148	7	38	38	-	22	21	...	94	88	6
\$175 to \$199.....	134	130	4	31	29	2	17	16	...	86	85	1
\$200 to \$224.....	96	88	8	11	10	1	15	14	...	71	64	7
\$225 to \$249.....	46	39	7	7	5	2	4	3	...	35	31	4
\$250 to \$274.....	47	43	4	8	5	3	1	1	...	37	36	1
\$275 to \$299.....	17	15	1	-	-	-	-	-	...	17	15	1
\$300 or more.....	64	51	14	8	6	2	1	-	...	55	45	11
Not reported.....	64	58	6	15	13	2	7	7	...	42	38	4
Median.....dollars..	151	148	221	144	142	...	145	142	...	156	153	217
Acquired 1970 and 1971 (part).....	193	188	6	50	49	2	18	17	...	125	122	3

## Real Estate Tax

Acquired before 1970.....	1,164	1,102	62	244	232	12	139	133	...	782	738	44
Less than \$100.....	158	147	11	31	29	1	13	13	...	114	105	10
\$100 to \$199.....	226	219	7	55	55	-	31	30	...	140	134	6
\$200 to \$299.....	229	218	11	48	45	3	35	30	...	147	143	4
\$300 to \$349.....	93	84	8	19	18	2	10	10	...	63	56	7
\$350 to \$399.....	74	70	4	25	23	2	14	14	...	35	32	3
\$400 to \$449.....	52	49	3	10	9	1	3	3	...	39	38	1
\$450 to \$499.....	60	60	-	17	17	-	5	5	...	39	39	-
\$500 to \$549.....	56	54	2	11	10	2	7	7	...	38	38	-
\$550 to \$599.....	41	40	1	8	8	-	5	5	...	27	26	1
\$600 to \$699.....	51	48	3	8	8	-	5	5	...	37	34	3
\$700 to \$799.....	36	32	4	6	4	2	4	4	...	26	24	3
\$800 or more.....	66	62	4	6	6	-	7	7	...	54	50	4
Not reported.....	22	20	3	-	-	-	-	-	...	22	20	3
Median.....dollars..	281	280	300	276	270	...	274	280	...	285	284	309
Acquired 1970 and 1971 (part).....	193	188	6	50	49	2	18	17	...	125	122	3

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	1,358	1,290	68	294	280	13	157	150	...	907	860	47
Less than 5 percent .....	100	91	8	18	18	-	19	19	...	63	54	8
5 to 9 percent.....	627	592	35	143	134	9	78	74	...	406	384	22
10 to 14 percent.....	357	349	8	76	76	-	28	25	...	253	248	6
15 to 19 percent.....	119	113	6	26	23	3	18	18	...	75	72	3
20 to 24 percent.....	37	34	3	8	8	-	3	3	...	26	24	3
25 to 29 percent.....	15	15	-	4	4	-	-	-	...	11	11	-
30 to 34 percent.....	13	13	-	2	2	-	-	-	...	11	11	-
35 to 39 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
40 to 49 percent.....	8	7	1	1	1	-	-	-	...	7	6	1
50 percent or more.....	10	8	1	1	1	-	2	2	...	7	6	1
Not reported or not computed.....	66	61	4	14	13	2	10	10	...	42	39	3
Median.....	9	9	8	9	9	...	8	8	...	9	9	8
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	1,164	1,102	62	244	232	12	139	133	...	782	738	44
Less than \$10.....	200	186	14	42	41	1	24	22	...	134	123	11
\$10 to \$14.....	241	234	7	58	58	-	29	29	...	154	147	7
\$15 to \$19.....	210	198	12	44	39	4	29	24	...	138	135	3
\$20 to \$24.....	168	156	11	32	27	4	19	19	...	117	110	7
\$25 to \$29.....	116	113	3	34	34	-	14	14	...	68	65	3
\$30 to \$39.....	107	104	3	18	18	-	15	15	...	74	71	3
\$40 to \$49.....	29	26	3	3	3	-	3	3	...	23	20	3
\$50 to \$59.....	8	5	3	-	-	-	-	-	...	8	5	3
\$60 or more.....	3	3	-	-	-	-	2	2	...	1	1	-
Not reported or not computed.....	82	75	7	13	11	2	6	6	...	64	58	6
Median.....dollars..	17	17	17	16	16	...	17	17	...	17	17	17
Acquired 1970 and 1971 (part).....	193	188	6	50	49	2	18	17	...	125	122	3

Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES—Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	1,164	1,102	62	244	232	12	139	133	...	782	738	44
Less than 1.0 percent.....	120	113	7	29	29	-	15	15	...	75	69	7
1.0 to 1.9 percent.....	271	263	8	53	53	-	36	34	...	183	176	7
2.0 to 2.9 percent.....	243	224	18	55	51	4	36	32	...	151	142	10
3.0 to 3.9 percent.....	163	153	10	30	26	4	14	14	...	119	113	5
4.0 to 4.9 percent.....	103	101	3	33	33	-	7	7	...	63	61	3
5.0 to 7.4 percent.....	110	107	3	22	20	2	14	14	...	74	73	1
7.5 to 9.9 percent.....	27	25	3	5	5	-	1	1	...	21	18	3
10.0 percent or more.....	31	28	3	2	2	-	3	3	...	26	23	3
Not reported or not computed.....	96	89	7	14	13	2	13	13	...	69	64	6
Median.....	2.5	2.5	2.6	2.5	2.5	...	2.3	2.3	...	2.6	2.6	2.5
Acquired 1970 and 1971 (part).....	193	188	6	50	49	2	18	17	...	125	122	3

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	1,164	1,102	62	244	232	12	139	133	...	782	738	44
Less than 5 percent.....	3	3	-	1	1	-	1	1	...	-	-	-
5 to 9 percent.....	95	93	1	20	20	-	19	19	...	56	55	1
10 to 14 percent.....	290	284	5	56	56	-	45	45	...	189	183	5
15 to 19 percent.....	292	279	13	64	62	2	27	27	...	201	190	11
20 to 24 percent.....	162	149	13	36	33	3	14	11	...	112	105	7
25 to 29 percent.....	81	72	8	17	14	3	10	7	...	54	51	3
30 to 34 percent.....	44	42	3	10	10	-	6	6	...	29	26	3
35 to 39 percent.....	25	22	3	3	3	-	3	3	...	19	17	3
40 to 49 percent.....	21	17	4	6	3	3	-	-	...	15	14	1
50 percent or more.....	35	32	3	3	3	-	2	2	...	30	28	3
Not reported or not computed.....	117	109	8	29	27	2	13	13	...	76	69	7
Median.....	17	17	22	17	17	...	14	14	...	17	17	20
Acquired 1970 and 1971 (part).....	193	188	6	50	49	2	18	17	...	125	122	3

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

By purchase.....	1,343	1,275	68	294	280	13	157	150	...	892	845	47
Placed one new mortgage.....	1,027	995	32	195	191	4	121	118	...	711	687	25
Placed two or more new mortgages.....	29	15	14	-	-	-	1	-	...	28	15	12
Assumed mortgage(s) already on property.....	254	244	10	93	87	6	30	30	...	131	126	4
Assumed mortgage already on property and placed new mortgage.....	15	6	9	5	2	3	4	1	...	6	3	3
All cash.....	7	7	-	-	-	-	-	-	...	7	7	-
Borrowed other than with mortgage.....	11	8	3	1	1	-	-	-	...	10	7	3
Other.....	-	-	-	-	-	-	-	-	...	-	-	-
Not by purchase.....	14	14	-	-	-	-	-	-	...	14	14	-
Inheritance or gift.....	14	14	-	-	-	-	-	-	...	14	14	-
Other.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	...	1	1	-



Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of 10,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	692	663	29	172	166	6	65	59	...	454	437	17
Sale of previous home.....	170	163	7	31	29	2	9	6	...	131	128	3
Sale of other real property or other investments.....	23	22	2	7	7	-	3	3	...	13	11	2
Savings.....	279	274	6	89	87	2	13	13	...	178	174	4
Borrowing other than mortgage on this property.....	60	56	4	9	9	-	10	8	...	42	39	3
Gift.....	16	15	1	4	4	-	-	-	...	12	11	1
Land on which structure was built.....	8	8	-	3	3	-	-	-	...	5	5	-
Other.....	10	9	2	3	1	2	-	-	...	7	7	-
No downpayment required.....	65	62	3	13	13	-	22	21	...	30	28	1
Not reported.....	59	55	4	15	13	2	8	8	...	36	34	3
Other properties.....	666	627	39	122	114	7	92	91	...	453	423	30

## Land and Building Acquisition

During same 12-month period.....	1,208	1,143	65	261	249	12	140	133	...	807	761	46
Acquired land previously.....	54	53	1	8	8	-	1	1	...	44	43	1
Land not owned by building owner.....	6	6	-	1	1	-	-	-	...	4	4	-
Not reported.....	90	89	2	23	22	2	16	16	...	52	52	-

## Year Property Acquired

1969 to 1971 (part).....	346	334	12	81	79	2	32	31	...	233	224	9
1967 and 1968.....	214	203	11	43	40	3	26	23	...	146	140	6
1965 and 1966.....	192	181	10	60	56	5	10	8	...	121	117	4
1960 to 1964.....	293	280	14	50	49	1	44	43	...	200	189	11
1955 to 1959.....	191	177	14	47	45	3	31	31	...	113	102	11
1950 to 1954.....	88	83	5	13	13	-	14	14	...	61	56	5
1949 or earlier.....	33	32	1	-	-	-	-	-	...	33	32	1
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

## Year Built

1969 and 1970 (part).....	45	43	1	14	14	-	3	3	...	28	27	1
1967 and 1968.....	64	58	6	10	8	2	7	7	...	46	42	4
1965 to 1966.....	74	71	3	22	21	1	7	6	...	45	45	-
1960 to 1964.....	198	191	7	51	48	3	19	19	...	128	124	4
1950 to 1959.....	411	396	14	131	128	3	78	73	...	202	195	7
1940 to 1949.....	157	146	11	21	18	3	13	13	...	122	114	8
1939 or earlier.....	364	343	21	38	36	2	23	22	...	302	284	18
Not reported.....	46	42	4	6	6	-	7	7	...	33	29	4

## Rooms

4 rooms or less.....	109	105	4	26	26	-	14	14	...	69	65	4
5 rooms.....	399	382	17	126	122	4	52	48	...	220	212	8
6 rooms.....	391	373	18	79	75	4	49	47	...	263	251	12
7 rooms.....	195	182	13	40	38	2	18	17	...	137	128	10
8 rooms.....	152	148	4	11	10	2	14	14	...	127	124	3
9 rooms or more.....	96	89	7	9	9	-	7	7	...	80	74	7
Not reported.....	16	11	4	3	2	2	3	3	...	10	7	3
Median.....	5.9	5.9	6.0	5.4	5.4	...	5.7	5.7	...	6.0	6.0	6.2

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	560	537	23	123	119	4	58	54	...	379	365	14
Less than \$5,000.....	23	22	1	-	-	-	-	-	...	23	22	1
\$5,000 to \$7,499.....	35	35	-	1	1	-	-	-	...	33	33	-
\$7,500 to \$9,999.....	45	45	-	10	10	-	3	3	...	32	32	-
\$10,000 to \$12,499.....	68	64	4	20	19	1	7	7	...	41	38	3
\$12,500 to \$14,999.....	82	79	3	31	30	2	14	13	...	37	37	-
\$15,000 to \$17,499.....	72	71	1	19	19	-	9	7	...	45	45	-
\$17,500 to \$19,999.....	68	65	3	25	23	2	11	11	...	32	31	1
\$20,000 to \$24,999.....	65	60	4	11	11	-	6	4	...	48	45	3
\$25,000 to \$29,999.....	51	49	1	2	2	-	4	4	...	45	44	1
\$30,000 to \$34,999.....	28	25	3	1	1	-	3	3	...	24	21	3
\$35,000 to \$39,999.....	7	6	1	2	2	-	-	-	...	6	4	1
\$40,000 to \$49,999.....	10	10	-	2	2	-	-	-	...	8	8	-
\$50,000 or more.....	3	3	-	-	-	-	-	-	...	3	3	-
Not reported.....	4	4	-	-	-	-	1	1	...	3	3	-
Median.....dollars..	15,900	15,800	...	14,900	14,900	...	16,300	16,300	...	16,200	16,100	...
Other properties.....	797	753	45	170	162	9	99	96	...	528	495	33

Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## PROPERTY CHARACTERISTICS--Continued

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Value												
Less than \$5,000.....	18	18	-	-	-	-	-	-	...	18	18	-
\$5,000 to \$7,499.....	65	60	6	8	8	-	1	1	...	56	50	6
\$7,500 to \$9,999.....	102	102	-	19	19	-	7	7	...	77	77	-
\$10,000 to \$12,499.....	164	154	10	42	39	3	17	17	...	104	98	7
\$12,500 to \$14,999.....	132	124	8	33	33	-	23	20	...	76	70	6
\$15,000 to \$17,499.....	180	176	4	46	44	3	35	34	...	98	98	-
\$17,500 to \$19,999.....	144	137	7	47	46	2	17	16	...	79	75	4
\$20,000 to \$24,999.....	190	183	7	48	45	3	24	24	...	118	114	4
\$25,000 to \$29,999.....	127	116	11	16	16	-	20	18	...	91	82	10
\$30,000 to \$39,999.....	124	121	3	14	14	-	7	7	...	103	100	3
\$40,000 to \$49,999.....	46	40	6	8	6	2	2	2	...	37	32	4
\$50,000 or more.....	24	22	1	-	-	-	1	1	...	22	21	1
Not reported.....	42	38	4	11	10	2	3	3	...	28	25	3
Median.....dollars..	17,500	17,400	18,800	17,100	17,000	...	17,000	17,100	...	17,900	17,700	20,100
Mean.....dollars..	19,100	19,100	20,900	17,500	17,400	...	18,300	18,400	...	19,800	19,700	21,800
Purchase Price as Percent of Value												
Acquired by purchase.....	1,342	1,275	68	293	280	13	157	150	...	892	845	47
Purchased 1967 to 1971 (part).....	560	537	23	123	119	4	58	54	...	379	365	14
Less than 80 percent.....	116	114	1	22	22	-	7	7	...	87	86	1
80 to 89 percent.....	133	123	10	34	31	3	14	14	...	84	77	7
90 to 94 percent.....	72	67	4	13	12	1	7	6	...	52	50	2
95 to 99 percent.....	74	69	4	20	20	-	10	8	...	43	40	3
100 percent or more.....	158	155	3	34	34	-	18	17	...	106	104	1
Not reported.....	8	8	-	-	-	-	1	1	...	7	7	-
Median.....	91	92	...	92	92	...	95	94	...	91	91	...
Purchased 1960 to 1966.....	481	457	24	110	104	6	54	51	...	317	302	15
Less than 60 percent.....	61	56	5	8	7	1	4	3	...	48	46	3
60 to 79 percent.....	176	169	7	39	39	-	17	17	...	120	113	7
80 to 89 percent.....	122	115	7	31	28	3	20	20	...	71	67	4
90 to 99 percent.....	56	55	2	13	13	-	6	4	...	37	37	-
100 percent or more.....	32	32	-	10	10	-	4	4	...	18	18	-
Not reported.....	34	31	3	9	7	2	3	3	...	22	21	1
Median.....	78	78	...	81	80	...	82	82	...	76	76	...
Purchased 1959 or earlier.....	301	281	21	60	57	3	45	45	...	196	178	18
Less than 40 percent.....	24	20	4	2	2	-	-	-	...	22	18	4
40 to 59 percent.....	70	69	1	10	10	-	9	9	...	52	50	1
60 to 79 percent.....	101	93	8	24	24	-	19	19	...	57	49	8
80 to 99 percent.....	61	58	3	10	9	1	16	16	...	35	34	1
100 percent or more.....	29	27	3	7	6	1	1	1	...	21	20	1
Not reported.....	15	14	1	7	7	-	-	-	...	8	7	1
Median.....	69	69	...	72	70	...	74	74	...	66	66	...
Not acquired by purchase.....	15	15	-	-	-	-	-	-	...	15	15	-
Purchase Price-Income Ratio												
Acquired by purchase 1967 to 1971 (part).....	560	537	23	123	119	4	58	54	...	379	365	14
Less than 1.0.....	107	105	1	13	13	-	4	4	...	89	88	1
1.0 to 1.4.....	166	157	9	37	33	4	21	18	...	107	105	2
1.5 to 1.9.....	139	132	7	33	33	-	10	8	...	96	91	6
2.0 to 2.4.....	69	66	3	17	17	-	16	16	...	36	34	3
2.5 to 2.9.....	29	29	-	13	13	-	1	1	...	15	15	-
3.0 to 3.4.....	8	7	2	3	3	-	1	1	...	4	3	2
3.5 to 3.9.....	3	3	-	-	-	-	-	-	...	3	3	-
4.0 or more.....	17	17	-	4	4	-	2	2	...	11	11	-
Not reported or not computed.....	23	21	1	3	3	-	3	3	...	17	16	1
Median.....	1.4	1.4	...	1.6	1.6	...	1.6	1.6	...	1.4	1.4	...
Other properties.....	797	753	45	170	162	9	99	96	...	528	495	33
OWNER CHARACTERISTICS												
Age of Principal Owner												
Less than 25 years.....	28	26	1	6	6	-	3	3	...	19	18	1
25 to 34 years.....	280	265	15	83	82	1	38	34	...	159	150	10
35 to 44 years.....	391	368	23	81	77	5	50	49	...	259	242	17
45 to 54 years.....	376	357	20	71	66	6	40	39	...	264	252	13
55 to 64 years.....	193	190	3	28	28	-	18	18	...	146	143	3
65 years or over.....	68	65	3	18	18	-	2	2	...	48	45	3
Not reported.....	23	20	3	6	4	2	6	6	...	11	10	1
Median.....	44	44	42	42	42	...	42	42	...	45	46	42



Table 2m. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
White.....	1,241	1,182	59	261	248	13	147	140	...	833	794	39
Negro.....	75	69	6	22	22	-	4	4	...	49	43	6
Other.....	15	14	1	3	3	-	2	2	...	10	9	1
Not reported.....	27	25	1	7	7	-	4	4	...	15	14	1

## Sex of Principal Owner

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Male.....	1,226	1,161	65	268	257	12	146	138	...	812	766	46
Female.....	121	118	3	24	23	2	10	10	...	87	85	1
Not reported.....	11	11	-	1	1	-	1	1	...	8	8	-

## Veteran Status

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Veteran.....	826	779	46	166	156	10	132	126	...	528	497	31
Vietnam conflict.....	84	79	6	19	19	-	25	22	...	41	38	3
Korean conflict.....	156	140	16	29	24	4	24	24	...	103	92	11
Korean conflict and World War II.....	32	26	5	3	1	1	8	8	...	21	17	4
World War II.....	403	388	15	72	68	4	60	59	...	271	261	10
World War I.....	11	11	-	1	1	-	-	-	...	10	10	-
Other service.....	140	136	4	42	42	-	15	14	...	83	80	3
Nonveteran.....	503	485	18	120	119	2	21	19	...	362	347	15
Not reported.....	29	26	3	7	6	2	4	4	...	17	15	1

## Persons in Household

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1 person.....	38	36	1	7	7	-	3	3	...	28	26	1
2 persons.....	263	253	10	54	51	3	30	28	...	180	174	5
3 persons.....	297	286	11	62	60	3	44	42	...	191	184	7
4 persons.....	324	304	19	75	72	3	39	39	...	209	192	16
5 persons.....	204	192	11	50	49	1	20	17	...	133	126	7
6 persons or more.....	211	200	11	41	39	2	17	15	...	154	145	8
Not reported.....	21	18	3	4	3	2	4	4	...	13	11	1
Median.....	3.7	3.6	3.9	3.7	3.7	...	3.5	3.4	...	3.7	3.7	4.0

## Income

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$2,000.....	23	21	3	1	1	-	-	-	...	22	19	3
\$2,000 to \$3,999.....	46	44	3	12	10	1	3	3	...	32	31	1
\$4,000 to \$5,999.....	78	74	4	24	22	2	6	6	...	48	46	3
\$6,000 to \$7,999.....	145	143	1	38	38	-	15	15	...	92	90	1
\$8,000 to \$9,999.....	202	189	13	37	34	3	20	19	...	145	136	8
\$10,000 to \$12,499.....	296	283	13	73	71	1	40	36	...	183	176	7
\$12,500 to \$14,999.....	167	157	10	36	33	3	20	18	...	111	105	5
\$15,000 to \$19,999.....	203	196	7	42	42	-	28	28	...	133	126	7
\$20,000 to \$24,999.....	64	57	7	9	7	2	11	11	...	44	38	5
\$25,000 to \$34,999.....	47	47	-	7	7	-	3	3	...	37	37	-
\$35,000 or more.....	22	20	3	-	-	-	1	1	...	21	18	3
Not reported.....	64	60	4	14	13	2	10	10	...	40	38	3
Median.....dollars..	11,300	11,300	11,500	10,900	11,000	...	11,900	11,900	...	11,300	11,300	12,000
Mean.....dollars..	12,500	12,500	13,000	11,300	11,300	...	12,700	12,800	...	12,800	12,800	13,800

**Table 4m. Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Places of 10,000 or More	Total first and junior mortgage debt on--				Outside SMSA's, Places of 10,000 or More	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	13,039	3,071	1,662	8,305	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	9,600	10,500	10,600	9,200	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....				
Less than \$5,000.....	241	5	-	236	Less than 5 percent.....	13,039	3,071	1,662	8,305
\$5,000 to \$7,499.....	717	98	28	591	5 to 9 percent.....	547	82	92	373
\$7,500 to \$9,999.....	1,384	347	117	919	10 to 14 percent.....	4,991	1,288	660	3,042
\$10,000 to \$12,499.....	2,225	667	303	1,255	15 to 19 percent.....	4,305	977	367	2,962
\$12,500 to \$14,999.....	1,957	719	371	866	20 to 24 percent.....	1,604	355	330	919
\$15,000 to \$17,499.....	1,905	519	329	1,057	25 to 29 percent.....	533	110	74	349
\$17,500 to \$19,999.....	1,262	293	219	749	30 to 34 percent.....	235	68	-	167
\$20,000 to \$24,999.....	1,896	269	146	1,480	35 to 39 percent.....	79	20	-	58
\$25,000 to \$29,999.....	749	107	108	533	40 to 49 percent.....	33	-	-	33
\$30,000 to \$39,999.....	512	46	42	424	50 percent or more.....	60	16	-	43
\$40,000 to \$49,999.....	115	-	-	115	Not reported or not computed.....	78	15	37	26
\$50,000 or more.....	77	-	-	77	No regular payments required.....	575	141	101	333
Total Mortgage Outstanding Debt					Selected Annual Housing Costs as Percent of Income				
Less than \$5,000.....	948	91	73	784	Acquired before 1970.....	10,426	2,424	1,357	6,645
\$5,000 to \$7,499.....	1,272	228	163	881	Less than 5 percent.....	27	13	14	-
\$7,500 to \$9,999.....	1,694	489	163	1,042	5 to 9 percent.....	749	113	113	524
\$10,000 to \$12,499.....	2,037	611	312	1,114	10 to 14 percent.....	2,315	507	376	1,432
\$12,500 to \$14,999.....	2,171	759	369	1,043	15 to 19 percent.....	2,932	697	298	1,937
\$15,000 to \$17,499.....	1,422	438	184	801	20 to 24 percent.....	1,725	475	173	1,077
\$17,500 to \$19,999.....	1,164	176	188	800	25 to 29 percent.....	750	144	123	483
\$20,000 to \$24,999.....	1,359	190	132	1,037	30 to 34 percent.....	458	112	64	282
\$25,000 to \$29,999.....	515	89	38	387	35 to 39 percent.....	155	19	30	107
\$30,000 to \$39,999.....	265	-	42	224	40 to 49 percent.....	157	47	-	110
\$40,000 to \$49,999.....	192	-	-	192	50 percent or more.....	195	37	37	121
\$50,000 or more.....	-	-	-	-	Not reported or not computed.....	963	261	130	571
Total Mortgage Outstanding Debt as Percent of Value					Acquired 1970 and 1971 (part)....				
Less than 20 percent.....	311	28	32	250	2,612	647	305	1,660	
20 to 29 percent.....	639	48	59	531	PROPERTY CHARACTERISTICS				
30 to 39 percent.....	804	119	68	617	Year Built				
40 to 49 percent.....	1,620	199	201	1,220	1969 to 1971 (part).....	904	221	69	614
50 to 59 percent.....	1,857	476	102	1,280	1967 and 1968.....	983	140	150	693
60 to 69 percent.....	2,308	509	280	1,520	1965 and 1966.....	1,020	331	131	559
70 to 79 percent.....	2,270	513	254	1,503	1960 to 1964.....	2,605	673	291	1,640
80 to 89 percent.....	1,675	597	327	752	1950 to 1959.....	3,424	1,153	656	1,615
90 to 99 percent.....	906	417	142	347	1940 to 1949.....	1,128	164	105	860
100 percent or more.....	303	73	161	69	1939 or earlier.....	2,670	370	186	2,114
Not reported.....	345	92	36	217	Not reported.....	303	20	75	208
MORTGAGE PAYMENTS AND OTHER EXPENSES					Value				
Monthly Interest and Principal Payments on Total Mortgages					Less than \$5,000.....	26	-	-	26
Regular monthly payments of interest and/or principal.....	13,038	3,071	1,662	8,305	\$5,000 to \$7,499.....	213	36	4	173
Less than \$70.....	2,564	842	352	1,370	\$7,500 to \$9,999.....	494	112	49	333
\$70 to \$79.....	1,109	340	191	577	\$10,000 to \$12,499.....	971	312	103	556
\$80 to \$89.....	1,253	397	249	608	\$12,500 to \$14,999.....	1,011	313	202	495
\$90 to \$99.....	1,407	448	206	753	\$15,000 to \$17,499.....	1,493	443	309	741
\$100 to \$119.....	2,059	516	281	1,261	\$17,500 to \$19,999.....	1,440	601	161	677
\$120 to \$149.....	1,886	263	122	1,501	\$20,000 to \$24,999.....	2,004	581	289	1,133
\$150 to \$174.....	963	115	148	700	\$25,000 to \$29,999.....	1,779	220	324	1,235
\$175 to \$199.....	615	107	38	470	\$30,000 to \$39,999.....	1,852	224	145	1,483
\$200 to \$249.....	825	44	74	707	\$40,000 to \$49,999.....	859	136	31	693
\$250 to \$299.....	134	-	-	134	\$50,000 or more.....	552	-	10	542
\$300 or more.....	224	-	-	224	Not reported.....	345	92	36	217
No regular payments required.....	-	-	-	-					



Table 4m. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of 10,000 or More**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than 25 years.....	259	68	38	152
25 to 34 years.....	3,543	1,013	561	1,969
35 to 44 years.....	4,205	875	550	2,781
45 to 54 years.....	3,317	727	311	2,279
55 to 64 years.....	1,136	215	118	803
65 years or over.....	348	118	20	209
Not reported.....	231	56	64	112

**Race of Principal Owner**

White.....	12,088	2,789	1,509	7,790
Negro.....	520	209	46	265
Other.....	168	19	31	119
Not reported.....	263	55	77	131

**Sex of Principal Owner**

Male.....	12,058	2,877	1,563	7,618
Female.....	884	191	98	595
Not reported.....	97	3	2	92

**Outside SMSA's, Places of 10,000 or More**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	8,595	1,846	1,398	5,351
Vietnam conflict.....	1,155	313	357	485
Korean conflict.....	1,557	269	242	1,047
Korean conflict and World War II.....	392	29	112	251
World War II.....	3,600	722	453	2,424
World War I.....	46	6	-	39
Other service.....	1,845	506	234	1,104
Nonveteran.....	4,188	1,166	206	2,817
Not reported.....	256	60	58	137

**Income**

Less than \$2,000.....	83	15	-	68
\$2,000 to \$3,999.....	233	77	44	112
\$4,000 to \$5,999.....	498	199	60	239
\$6,000 to \$7,999.....	977	349	161	467
\$8,000 to \$9,999.....	1,686	390	196	1,101
\$10,000 to \$12,499.....	2,718	756	364	1,598
\$12,500 to \$14,999.....	1,785	439	281	1,065
\$15,000 to \$19,999.....	2,438	508	308	1,622
\$20,000 to \$24,999.....	843	86	96	661
\$25,000 to \$34,999.....	746	111	37	598
\$35,000 or more.....	463	-	14	449
Not reported.....	569	141	101	326

Table 1n. Mortgage Status, 1-Unit Homeowner Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Places of Less than 10,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's, Places of Less than 10,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	6,736	3,561	3,175	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	1,123	786	337
Inside SMSA's.....	...	...	...	5 rooms.....	1,940	1,025	914
1,000,000 or more.....	...	...	...	6 rooms.....	1,778	891	887
250,000 to 999,999.....	...	...	...	7 rooms.....	899	410	489
50,000 to 249,999.....	...	...	...	8 rooms.....	530	245	285
10,000 to 49,999.....	...	...	...	9 rooms or more.....	373	139	234
Less than 10,000 and rural.....	...	...	...	Not reported.....	93	65	28
Outside SMSA's.....	...	...	...	Median.....	5.6	5.4	5.8
10,000 or more.....	...	...	...	Purchase Price			
2,500 to 9,999.....	...	...	...	Properties acquired by purchase 1967 to 1971 (part).....	1,736	410	1,326
Less than 2,500 and rural.....	...	...	...	Less than \$5,000.....	209	106	103
Manner of Acquisition				\$5,000 to \$7,499.....	189	69	120
By purchase.....	6,090	2,974	3,116	\$7,500 to \$9,999.....	160	23	138
Placed one new mortgage.....	3,475	910	2,565	\$10,000 to \$12,499.....	200	49	152
Placed two or more new mortgages.....	92	10	82	\$12,500 to \$14,999.....	181	31	151
Assumed mortgage(s) already on property.....	418	109	309	\$15,000 to \$17,499.....	197	35	163
Assumed mortgage already on property and placed new mortgage.....	58	19	40	\$17,500 to \$19,999.....	136	21	115
All cash.....	1,645	1,566	80	\$20,000 to \$24,999.....	186	20	166
Borrowed other than with mortgage.....	368	329	39	\$25,000 to \$29,999.....	109	13	96
Other.....	33	32	1	\$30,000 to \$34,999.....	62	12	50
Not by purchase.....	537	482	55	\$35,000 to \$39,999.....	25	9	16
Inheritance or gift.....	528	474	54	\$40,000 to \$49,999.....	30	5	25
Other.....	9	8	1	\$50,000 or more.....	23	4	19
Not reported.....	110	106	4	Not reported.....	27	14	13
Source of Downpayment				Median.....dollars..	13,800	10,000	14,900
Purchased 1965 to 1971 (part).....	2,270	586	1,683	Other properties.....	5,000	3,152	1,848
Sale of previous home.....	515	161	354	Value			
Sale of other real property or other investments.....	76	20	56	Less than \$5,000.....	648	549	99
Savings.....	847	207	640	\$5,000 to \$7,499.....	857	634	223
Borrowing other than mortgage on this property..	189	33	156	\$7,500 to \$9,999.....	625	373	252
Gift.....	24	2	23	\$10,000 to \$12,499.....	870	480	390
Land on which structure was built.....	70	6	63	\$12,500 to \$14,999.....	362	157	206
Other.....	41	10	32	\$15,000 to \$17,499.....	790	356	433
No downpayment required.....	222	17	205	\$17,500 to \$19,999.....	407	147	261
Not reported.....	286	131	155	\$20,000 to \$24,999.....	667	248	419
Other properties.....	4,466	2,975	1,492	\$25,000 to \$29,999.....	447	142	305
Land and Building Acquisition				\$30,000 to \$39,999.....	430	134	296
During same 12-month period.....	5,423	2,803	2,619	\$40,000 to \$49,999.....	142	46	95
Acquired land previously.....	755	435	320	\$50,000 or more.....	122	47	75
Land not owned by building owner.....	56	45	10	Not reported.....	369	247	122
Not reported.....	503	278	225	Median.....dollars..	13,800	10,500	17,100
Year Property Acquired				Mean.....dollars..	15,600	12,500	18,900
1969 to 1971 (part).....	1,052	265	787	Purchase Price as Percent of Value			
1967 and 1968.....	790	239	551	Acquired by purchase.....	6,090	2,974	3,116
1965 and 1966.....	770	243	528	Purchased 1967 to 1971 (part).....	1,736	410	1,326
1960 to 1964.....	1,213	549	664	Less than 80 percent.....	557	130	427
1955 to 1959.....	880	526	354	80 to 89 percent.....	372	78	295
1950 to 1954.....	650	493	158	90 to 94 percent.....	171	39	132
1949 or earlier.....	1,345	1,212	133	95 to 99 percent.....	104	15	89
Not reported.....	36	36	-	100 percent or more.....	498	133	365
Year Built				Not reported.....	34	16	19
1969 and 1970 (part).....	240	57	183	Median.....	88	89	88
1967 and 1968.....	331	78	253	Purchased 1960 to 1966.....	1,840	669	1,171
1965 and 1966.....	381	96	285	Less than 60 percent.....	460	183	277
1960 to 1964.....	759	222	537	60 to 79 percent.....	601	189	412
1950 to 1959.....	1,400	679	722	80 to 89 percent.....	317	112	205
1940 to 1949.....	850	553	296	90 to 99 percent.....	152	52	100
1939 or earlier.....	2,517	1,717	800	100 percent or more.....	158	70	88
Not reported.....	258	159	98	Not reported.....	152	63	88
				Median.....	73	73	73
				Purchased 1959 or earlier.....	2,515	1,897	619
				Less than 40 percent.....	810	680	130
				40 to 59 percent.....	531	378	153
				60 to 79 percent.....	492	333	160
				80 to 99 percent.....	268	175	93
				100 percent or more.....	141	113	28
				Not reported.....	273	218	55
				Median.....	52	48	60
				Not acquired by purchase.....	646	588	59



Table 1n. Mortgage Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of Less than 10,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price-Income Ratio

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase 1967 to 1971 (part).....	1,735	408	1,326
Less than 1.0.....	368	105	263
1.0 to 1.4.....	394	54	340
1.5 to 1.9.....	374	51	322
2.0 to 2.4.....	201	36	166
2.5 to 2.9.....	104	23	81
3.0 to 3.4.....	53	22	31
3.5 to 3.9.....	32	13	19
4.0 or more.....	96	54	41
Not reported or not computed.....	113	50	64
Median.....	1.5	1.6	1.5
Other properties.....	5,001	3,153	1,848

## RECURRING EXPENSES

## Selected Monthly Housing Costs

Acquired before 1970.....	6,174	3,390	2,783
Less than \$50.....	1,702	1,668	33
\$50 to \$59.....	497	462	35
\$60 to \$69.....	322	280	42
\$70 to \$79.....	261	182	79
\$80 to \$89.....	251	119	132
\$90 to \$99.....	236	81	154
\$100 to \$119.....	454	78	375
\$120 to \$149.....	640	72	568
\$150 to \$174.....	385	12	373
\$175 to \$199.....	292	11	281
\$200 to \$224.....	184	5	179
\$225 to \$249.....	120	-	120
\$250 to \$274.....	80	1	79
\$275 to \$299.....	56	1	54
\$300 or more.....	140	1	138
Not reported.....	555	415	140
Median.....dollars..	81	44	144
Acquired 1970 and 1971 (part).....	562	171	391

## Real Estate Tax

Acquired before 1970.....	6,174	3,390	2,783
Less than \$100.....	2,021	1,330	691
\$100 to \$199.....	1,457	789	668
\$200 to \$299.....	781	373	408
\$300 to \$349.....	272	136	136
\$350 to \$399.....	220	106	113
\$400 to \$449.....	192	73	119
\$450 to \$499.....	97	27	70
\$500 to \$549.....	115	50	65
\$550 to \$599.....	65	22	44
\$600 to \$699.....	162	64	98
\$700 to \$799.....	91	22	69
\$800 or more.....	294	72	222
Not reported.....	408	329	79
Median.....dollars..	159	125	198
Acquired 1970 and 1971 (part).....	562	171	391

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	6,174	3,390	2,783
Less than \$10.....	1,764	913	851
\$10 to \$14.....	1,138	600	538
\$15 to \$19.....	785	411	374
\$20 to \$24.....	531	245	287
\$25 to \$29.....	381	207	174
\$30 to \$39.....	363	185	178
\$40 to \$49.....	111	53	59
\$50 to \$59.....	49	28	22
\$60 or more.....	97	54	43
Not reported or not computed.....	953	695	259
Median.....dollars..	13	13	13
Acquired 1970 and 1971 (part).....	562	171	391

## Outside SMSA's, Places of Less than 10,000 and Rural

## RECURRING EXPENSES--Continued

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	6,174	3,390	2,783
Less than 5 percent.....	303	299	4
5 to 9 percent.....	1,111	920	191
10 to 14 percent.....	1,235	551	684
15 to 19 percent.....	973	331	643
20 to 24 percent.....	626	206	420
25 to 29 percent.....	354	139	216
30 to 34 percent.....	206	94	112
35 to 39 percent.....	115	53	63
40 to 49 percent.....	145	67	78
50 percent or more.....	200	101	98
Not reported or not computed.....	903	630	274
Median.....	14	11	17
Acquired 1970 and 1971 (part).....	562	171	391

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	80	9	71
25 to 34 years.....	854	126	728
35 to 44 years.....	1,175	278	897
45 to 54 years.....	1,380	571	809
55 to 64 years.....	1,242	813	428
65 years or over.....	1,898	1,710	188
Not reported.....	107	54	52
Median.....	54	64	43

## Race of Principal Owner

White.....	6,187	3,215	2,972
Negro.....	371	244	126
Other.....	36	20	16
Not reported.....	143	82	61

## Sex of Principal Owner

Male.....	5,284	2,391	2,893
Female.....	1,388	1,137	251
Not reported.....	64	34	31

## Veteran Status

Veteran.....	2,742	1,038	1,704
Vietnam conflict.....	228	25	203
Korean conflict.....	446	93	353
Korean conflict and World War II.....	73	18	55
World War II.....	1,386	570	816
World War I.....	285	258	27
Other service.....	324	74	250
Nonveteran.....	3,789	2,390	1,399
Not reported.....	205	133	72

## Persons in Household

1 person.....	992	880	112
2 persons.....	2,142	1,481	661
3 persons.....	1,068	460	608
4 persons.....	991	289	703
5 persons.....	692	162	530
6 persons or more.....	693	195	498
Not reported.....	158	96	63
Median.....	2.6	2.0	3.7

## Income

Less than \$2,000.....	705	642	62
\$2,000 to \$3,999.....	928	753	175
\$4,000 to \$5,999.....	758	474	284
\$6,000 to \$7,999.....	796	386	409
\$8,000 to \$9,999.....	816	321	495
\$10,000 to \$12,499.....	893	293	600
\$12,500 to \$14,999.....	496	133	363
\$15,000 to \$19,999.....	553	141	412
\$20,000 to \$24,999.....	190	67	123
\$25,000 to \$34,999.....	104	29	75
\$35,000 or more.....	68	40	28
Not reported.....	429	280	148
Median.....dollars..	7,900	5,000	10,400
Mean.....dollars..	9,000	6,900	11,300

Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's, Places of Less Than 10,000 and Rural

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-housing-unit properties.....	3,175	3,043	131	278	273	5	199	191	9	2,697	2,580	117
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	3,043	3,043	-	273	273	...	191	191	-	2,580	2,580	-
2.....	129	-	129	5	-	...	9	-	9	115	-	115
3 or more.....	2	-	2	-	-	...	-	-	-	2	-	2
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	2,946	2,817	130	278	273	...	197	188	9	2,471	2,356	116
Contract to purchase.....	228	227	1	-	-	...	3	3	-	226	224	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	2,152	2,076	76	209	207	...	149	142	6	1,795	1,727	68
Mortgage assumed at time property acquired.....	309	287	22	63	60	...	51	48	3	195	179	16
Mortgage placed later than acquisition of property.....	714	681	33	7	7	...	-	-	-	707	674	33
Refinanced mortgage: Same lender.....	368	351	18	3	3	...	-	-	-	365	348	18
Refinanced mortgage: Different lender.....	125	120	5	4	4	...	-	-	-	121	116	5
Mortgage placed on property owned free and clear of debt.....	220	210	10	-	-	...	-	-	-	220	210	10
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	714	681	33	7	7	...	-	-	-	707	674	33
Renew or extend loan that had fallen due, without increasing outstanding balance.....	48	47	1	-	-	...	-	-	-	48	47	1
Secure better terms.....	91	83	8	4	4	...	-	-	-	87	79	8
Provide funds for additions, improvements, or repairs to this property.....	320	311	9	1	1	...	-	-	-	319	310	9
Provide funds for investment in other real estate.....	31	31	-	-	-	...	-	-	-	31	31	-
Provide funds for other types of investments.....	31	31	-	-	-	...	-	-	-	31	31	-
Provide funds for educational or medical expenses.....	18	18	-	-	-	...	-	-	-	18	18	-
Other reasons.....	87	79	8	2	2	...	-	-	-	85	78	8
Not reported.....	88	80	8	-	-	...	-	-	-	88	80	8
Other properties.....	2,461	2,362	98	272	266	...	199	191	9	1,990	1,906	84
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	1,065	1,028	37	71	68	...	50	48	3	943	912	31
1967 and 1968.....	671	633	38	50	50	...	33	31	1	589	552	37
1965 and 1966.....	568	548	20	45	45	...	18	18	-	505	486	20
1960 to 1964.....	622	592	30	64	62	...	41	38	3	517	492	25
1955 to 1959.....	196	191	5	38	38	...	40	38	1	119	114	4
1950 to 1954.....	49	48	1	11	11	...	18	17	1	20	20	-
1949 or earlier.....	4	4	-	-	-	...	-	-	-	4	4	-
First Mortgage Loan												
Less than \$5,000.....	535	515	20	4	4	...	5	5	-	526	506	20
\$5,000 to \$7,499.....	524	504	20	21	21	...	26	24	2	477	460	18
\$7,500 to \$9,999.....	512	486	26	59	56	...	34	33	1	419	397	22
\$10,000 to \$12,499.....	537	517	20	56	56	...	43	42	1	438	419	19
\$12,500 to \$14,999.....	383	374	9	66	65	...	33	33	-	284	276	8
\$15,000 to \$17,499.....	289	270	19	40	40	...	25	22	3	224	207	16
\$17,500 to \$19,999.....	139	135	4	18	18	...	13	12	1	108	105	3
\$20,000 to \$24,999.....	147	142	5	8	7	...	12	12	-	127	124	4
\$25,000 to \$29,999.....	63	61	3	4	4	...	6	6	-	53	50	3
\$30,000 to \$39,999.....	30	26	4	1	1	...	1	1	-	28	24	4
\$40,000 to \$49,999.....	15	13	1	1	1	...	-	-	-	13	12	1
\$50,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	10,000	10,000	9,900	12,400	12,400	...	11,900	11,900	...	9,500	9,500	9,800
Mean.....dollars..	10,700	10,700	11,500	12,700	12,700	...	12,700	12,800	...	10,400	10,300	11,400



Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE CHARACTERISTICS--Continued

## First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	1,077	1,038	39	29	29	...	47	44	2	1,002	965	37
\$5,000 to \$7,499.....	522	495	26	52	51	...	29	28	1	441	417	24
\$7,500 to \$9,999.....	437	422	14	56	55	...	31	31	-	349	336	13
\$10,000 to \$12,499.....	405	389	16	52	52	...	28	27	1	325	311	14
\$12,500 to \$14,999.....	283	272	12	30	29	...	25	24	1	228	219	9
\$15,000 to \$17,499.....	185	175	10	38	37	...	15	14	1	131	124	7
\$17,500 to \$19,999.....	97	92	5	12	12	...	10	9	1	76	72	4
\$20,000 to \$24,999.....	95	93	3	4	4	...	6	6	-	85	82	3
\$25,000 to \$29,999.....	46	42	4	4	4	...	6	6	-	36	32	4
\$30,000 to \$39,999.....	24	22	2	-	-	...	1	1	-	23	20	2
\$40,000 to \$49,999.....	4	4	-	1	1	...	-	-	-	2	2	-
\$50,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	7,400	7,400	7,500	10,000	10,000	...	9,400	9,300	...	6,900	6,900	7,200
Mean.....dollars..	8,500	8,500	9,200	10,600	10,600	...	10,100	10,100	...	8,200	8,100	9,100

## Total Mortgage Outstanding Debt

Less than \$5,000.....	1,061	1,038	23	29	29	...	45	44	1	986	965	21
\$5,000 to \$7,499.....	511	495	16	51	51	...	30	28	2	430	417	14
\$7,500 to \$9,999.....	444	422	22	56	55	...	31	31	-	357	336	21
\$10,000 to \$12,499.....	397	389	7	52	52	...	27	27	-	319	311	7
\$12,500 to \$14,999.....	289	272	17	29	29	...	27	24	3	233	219	14
\$15,000 to \$17,499.....	189	175	15	40	37	...	15	14	1	134	124	10
\$17,500 to \$19,999.....	102	92	10	12	12	...	9	9	-	81	72	10
\$20,000 to \$24,999.....	104	93	12	5	4	...	8	6	1	91	82	9
\$25,000 to \$29,999.....	46	42	4	4	4	...	6	6	-	36	32	4
\$30,000 to \$39,999.....	27	22	5	-	-	...	1	1	-	25	20	5
\$40,000 to \$49,999.....	5	4	1	1	1	...	-	-	-	4	2	1
\$50,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	7,500	7,400	11,500	10,100	10,000	...	9,400	9,300	...	7,000	6,900	10,700
Mean.....dollars..	8,700	8,500	12,600	10,700	10,600	...	10,200	10,100	...	8,300	8,100	12,600

## Interest Rate on First Mortgage

Less than 5.0 percent.....	213	211	2	29	29	...	71	69	2	113	113	-
5.0 percent.....	148	147	1	7	7	...	-	-	-	141	140	1
5.1 to 5.9 percent.....	410	393	17	147	143	...	64	59	5	199	191	8
6.0 percent.....	861	823	38	28	28	...	24	24	-	809	772	38
6.1 to 6.4 percent.....	78	75	4	-	-	...	-	-	-	78	75	4
6.5 to 6.9 percent.....	345	326	18	21	19	...	12	12	-	312	295	17
7.0 percent.....	360	345	15	5	5	...	2	2	-	353	338	15
7.1 to 7.4 percent.....	56	53	2	-	-	...	1	1	-	54	52	2
7.5 to 7.9 percent.....	254	240	14	26	26	...	12	10	1	216	203	13
8.0 percent.....	265	254	11	-	-	...	4	4	-	261	250	11
8.1 to 8.4 percent.....	12	12	-	-	-	...	-	-	-	12	12	-
8.5 to 8.9 percent.....	105	104	1	16	16	...	9	9	-	81	79	1
9.0 percent.....	20	19	1	-	-	...	-	-	-	20	19	1
9.1 to 9.9 percent.....	11	9	1	-	-	...	-	-	-	11	9	1
10.0 percent or more.....	36	31	5	-	-	...	-	-	-	36	31	5
Median.....	6.0	6.0	6.5	5.7	5.7	...	5.5	5.5	...	6.6	6.6	6.8

## Term of First Mortgage

Less than 8 years.....	352	338	14	-	-	...	1	1	-	351	337	14
8 to 12 years.....	538	518	20	2	2	...	1	1	-	534	514	20
13 to 17 years.....	446	423	23	3	3	...	11	11	-	432	409	23
18 to 22 years.....	719	687	32	35	35	...	21	20	1	662	632	30
23 to 27 years.....	574	550	25	73	72	...	62	61	1	440	418	22
28 to 32 years.....	372	356	15	160	156	...	103	97	6	109	104	5
33 to 37 years.....	90	89	1	4	4	...	-	-	-	86	84	1
38 years or more.....	5	5	-	1	1	...	-	-	-	4	4	-
No stated term.....	79	78	1	-	-	...	-	-	-	79	78	1
Median.....	19.4	19.4	19.2	28.8	28.7	...	28.1	28.0	...	17.8	17.8	18.1

## Holder of First Mortgage

Commercial bank or trust company.....	819	786	33	60	58	...	36	35	1	724	693	30
Mutual savings bank.....	256	242	14	53	52	...	47	43	4	157	147	10
Savings and loan association.....	1,118	1,062	56	39	39	...	55	54	1	1,025	970	55
Life insurance company.....	116	109	7	52	50	...	34	34	-	30	25	5
Mortgage company.....	62	62	-	5	5	...	3	3	-	54	54	-
Federal agency.....	287	282	5	13	13	...	8	5	2	267	264	2
Federal National Mortgage Association.....	58	57	1	42	41	...	16	16	-	-	-	-
Real estate or construction company.....	18	16	2	-	-	...	-	-	-	18	16	2
Individual or individual's estate.....	335	330	5	-	-	...	-	-	-	335	330	5
Other.....	104	97	7	16	16	...	1	1	-	87	80	7

Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE CHARACTERISTICS--Continued

## Servicing of First Mortgage

Holder.....	2,820	2,704	115	131	128	...	112	111	1	2,577	2,466	111
Agent.....	355	339	16	147	145	...	87	80	7	120	114	6

## Holder's Acquisition of First Mortgage

Originated by holder.....	2,513	2,403	110	123	122	...	91	88	3	2,299	2,193	106
Purchased from present servicer.....	430	418	12	127	125	...	71	66	5	232	227	5
Purchased from someone else.....	177	168	9	26	25	...	35	34	1	115	109	6
Not reported.....	54	54	-	1	1	...	3	3	-	50	50	-

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,454	2,356	98	270	265	...	199	191	9	1,984	1,900	84
Less than 40 percent.....	70	69	1	-	-	...	3	3	-	68	66	1
40 to 49 percent.....	75	67	8	-	-	...	1	1	-	74	66	8
50 to 59 percent.....	142	132	9	9	8	...	4	4	-	128	121	8
60 to 69 percent.....	257	238	19	9	9	...	11	9	1	237	219	18
70 to 79 percent.....	402	384	18	23	22	...	20	18	1	359	344	15
80 to 89 percent.....	448	428	20	48	48	...	27	26	1	373	354	19
90 to 94 percent.....	251	246	5	54	52	...	24	24	-	173	170	4
95 to 99 percent.....	273	269	4	82	82	...	38	35	3	153	152	1
100 percent or more.....	472	461	11	42	41	...	67	65	2	363	355	7
Not reported.....	64	62	2	3	3	...	5	5	-	56	54	2
Median.....	85	85	75	94	94	...	96	96	...	82	83	73
Other properties.....	721	688	33	8	8	...	-	-	-	713	680	33

## Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,454	2,356	98	270	265	...	199	191	9	1,984	1,900	84
Less than 40 percent.....	69	69	-	-	-	...	3	3	-	66	66	-
40 to 49 percent.....	67	67	-	-	-	...	1	1	-	66	66	-
50 to 59 percent.....	135	132	3	8	8	...	4	4	-	123	121	3
60 to 69 percent.....	242	238	4	9	9	...	9	9	-	223	219	4
70 to 79 percent.....	390	384	7	22	22	...	18	18	-	350	344	7
80 to 89 percent.....	446	428	18	50	48	...	27	26	1	369	354	15
90 to 94 percent.....	258	246	12	54	52	...	25	24	1	179	170	9
95 to 99 percent.....	281	269	12	82	82	...	35	35	-	164	152	12
100 percent or more.....	502	461	41	43	41	...	71	65	6	388	355	33
Not reported.....	64	62	2	3	3	...	5	5	-	56	54	2
Median.....	86	85	97	94	94	...	96	96	...	83	83	96
Other properties.....	721	688	33	8	8	...	-	-	-	713	680	33

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	493	484	9	17	17	...	32	31	1	444	436	8
20 to 29 percent.....	317	315	3	17	17	...	5	5	-	295	292	3
30 to 39 percent.....	368	360	8	18	18	...	24	23	1	326	319	7
40 to 49 percent.....	378	368	10	25	25	...	12	12	-	341	331	10
50 to 59 percent.....	416	393	22	35	35	...	33	31	1	348	327	21
60 to 69 percent.....	410	388	21	49	49	...	24	23	1	337	317	20
70 to 79 percent.....	317	289	28	43	40	...	25	23	3	248	226	23
80 to 89 percent.....	187	173	14	37	34	...	26	26	-	125	113	11
90 to 99 percent.....	124	119	5	24	24	...	14	13	1	87	83	4
100 percent or more.....	43	38	5	8	8	...	1	1	-	34	29	5
Not reported.....	122	116	6	5	5	...	3	3	-	114	108	6
Median.....	49	48	65	64	64	...	57	57	...	46	45	63

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	3,167	3,036	131	278	273	...	199	191	9	2,690	2,573	117
Interest and principal.....	3,117	2,986	131	278	273	...	199	191	9	2,640	2,523	117
Fully amortized.....	2,893	2,767	126	277	271	...	198	189	9	2,418	2,306	112
Partially amortized.....	224	219	5	1	1	...	1	1	-	222	217	5
Principal only.....	20	20	-	-	-	...	-	-	-	20	20	-
Fully amortized.....	18	18	-	-	-	...	-	-	-	18	18	-
Partially amortized.....	3	3	-	-	-	...	-	-	-	3	3	-
Interest only.....	30	30	-	-	-	...	-	-	-	30	30	-
No regular payment required.....	7	7	-	-	-	...	-	-	-	7	7	-



Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Items Included in First Mortgage Payment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular payments of both interest and principal.....	3,117	2,986	131	278	273	...	199	191	9	2,640	2,523	117
Real estate taxes and property insurance.....	1,034	984	50	274	269	...	150	144	6	610	571	39
With no other items.....	620	584	36	5	5	...	120	114	6	494	464	30
With other items.....	415	400	15	269	264	...	30	30	-	115	106	9
Real estate taxes only.....	253	244	9	-	-	...	23	23	-	231	221	9
Property insurance only.....	68	65	4	-	-	...	2	1	1	66	64	2
Other combinations or no other items.....	1,761	1,693	68	4	4	...	24	23	1	1,733	1,667	67
No regular payments of interest and principal...	57	57	-	-	-	...	-	-	-	57	57	-

## Monthly Interest and Principal Payments on First Mortgage

Regular monthly payments of interest and/or principal.....	3,167	3,036	131	278	273	...	199	191	9	2,690	2,573	117
Less than \$50.....	549	528	21	43	41	...	35	31	4	472	455	16
\$50 to \$59.....	379	362	17	28	28	...	29	29	-	323	306	17
\$60 to \$69.....	380	364	16	41	41	...	33	33	-	306	290	16
\$70 to \$79.....	387	374	13	51	49	...	16	16	-	319	308	11
\$80 to \$89.....	302	291	10	38	38	...	27	24	3	237	230	8
\$90 to \$99.....	238	231	7	19	18	...	15	14	1	204	200	4
\$100 to \$119.....	379	357	22	29	27	...	19	18	1	330	311	19
\$120 to \$149.....	292	281	11	22	22	...	13	13	-	257	246	11
\$150 to \$174.....	97	94	4	4	4	...	6	6	-	87	84	4
\$175 to \$199.....	56	55	1	1	1	...	4	4	-	51	50	1
\$200 to \$249.....	62	58	4	3	3	...	1	1	-	58	54	4
\$250 to \$299.....	18	17	1	-	-	...	1	1	-	17	16	1
\$300 or more.....	28	25	4	1	1	...	-	-	-	27	23	4
Median.....dollars..	77	77	78	75	75	...	71	71	...	77	77	77
Mean.....dollars..	87	87	94	81	81	...	81	81	...	89	88	96
No regular payments required.....	7	7	-	-	-	...	-	-	-	7	7	-

## Monthly Interest and Principal Payments on Total Mortgages

Regular monthly payments of interest and/or principal.....	3,167	3,036	131	278	273	...	199	191	9	2,690	2,573	117
Less than \$70.....	1,270	1,256	13	110	110	...	94	93	1	1,067	1,054	12
\$70 to \$79.....	385	374	11	49	49	...	19	16	2	317	308	9
\$80 to \$89.....	301	291	10	38	38	...	24	24	-	240	230	10
\$90 to \$99.....	236	231	5	18	18	...	14	14	-	205	200	5
\$100 to \$119.....	368	357	11	27	27	...	19	18	1	321	311	10
\$120 to \$149.....	307	281	26	28	22	...	13	13	-	266	246	20
\$150 to \$174.....	111	94	17	4	4	...	9	6	3	98	84	14
\$175 to \$199.....	60	52	8	1	1	...	4	4	-	55	47	8
\$200 to \$249.....	75	58	17	3	3	...	3	1	1	70	54	15
\$250 to \$299.....	21	17	4	-	-	...	1	1	-	20	16	4
\$300 or more.....	33	25	9	1	1	...	-	-	-	32	23	9
Median.....dollars..	78	77	136	75	75	...	72	71	...	78	77	137
Mean.....dollars..	90	87	159	82	81	...	83	81	...	91	88	163
No regular payments required.....	7	7	-	-	-	...	-	-	-	7	7	-

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	2,904	2,786	117	272	266	...	189	181	8	2,443	2,339	104
Delinquent (30 days or more).....	230	219	11	7	7	...	11	9	1	213	203	10
1 to 3 payments.....	171	163	8	7	7	...	11	9	1	154	147	6
4 or more payments.....	59	55	4	-	-	...	-	-	-	59	55	4
Foreclosure in process.....	8	6	1	-	-	...	-	-	-	8	6	1
Foreclosure not in process.....	51	49	2	-	-	...	-	-	-	51	49	2
Not reported.....	34	31	3	-	-	...	-	-	-	34	31	3
No regular payments required.....	7	7	-	-	-	...	-	-	-	7	7	-

Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Selected Monthly Housing Costs

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	2,783	2,665	118	243	241	...	173	164	9	2,368	2,261	107
Less than \$50.....	33	33	-	-	-	...	-	-	-	33	33	-
\$50 to \$59.....	35	35	-	-	-	...	-	-	-	35	35	-
\$60 to \$69.....	42	42	-	1	1	...	4	4	-	37	37	-
\$70 to \$79.....	79	77	1	8	8	...	4	4	-	67	65	1
\$80 to \$89.....	132	130	2	7	7	...	5	5	-	120	118	2
\$90 to \$99.....	154	152	2	12	12	...	16	16	-	127	124	2
\$100 to \$119.....	375	370	5	40	40	...	25	25	-	310	305	5
\$120 to \$149.....	568	552	16	66	66	...	42	38	4	461	448	13
\$150 to \$174.....	373	367	6	35	34	...	24	24	-	314	309	5
\$175 to \$199.....	281	264	18	35	35	...	21	20	1	225	209	16
\$200 to \$224.....	179	164	14	9	9	...	9	8	1	160	147	13
\$225 to \$249.....	120	108	13	11	9	...	9	9	-	101	89	11
\$250 to \$274.....	79	71	8	8	8	...	1	1	-	69	61	8
\$275 to \$299.....	54	48	7	3	3	...	3	1	1	49	44	5
\$300 or more.....	138	115	23	2	2	...	7	5	1	129	107	22
Not reported.....	140	137	2	7	7	...	2	2	-	131	128	2
Median.....dollars..	144	143	211	142	142	...	142	141	...	145	143	213
Acquired 1970 and 1971 (part).....	391	378	13	35	32	...	27	27	-	329	319	10

## Real Estate Tax

Acquired before 1970.....	2,783	2,665	118	243	241	...	173	164	9	2,368	2,261	107
Less than \$100.....	691	656	35	50	49	...	33	29	4	608	577	31
\$100 to \$199.....	668	643	26	63	62	...	44	44	-	561	536	25
\$200 to \$299.....	408	398	10	37	37	...	20	20	-	352	342	10
\$300 to \$349.....	136	126	11	17	17	...	8	7	1	111	101	9
\$350 to \$399.....	113	111	3	15	15	...	10	8	1	88	87	1
\$400 to \$449.....	119	114	5	6	6	...	10	10	-	104	99	5
\$450 to \$499.....	70	67	3	10	10	...	1	1	-	58	56	3
\$500 to \$549.....	65	64	1	8	8	...	4	4	-	53	52	1
\$550 to \$599.....	44	39	5	3	3	...	4	4	-	37	32	5
\$600 to \$699.....	98	97	1	10	10	...	9	9	-	79	78	1
\$700 to \$799.....	69	66	3	10	10	...	8	8	-	51	49	3
\$800 or more.....	222	207	15	14	14	...	20	17	3	188	176	12
Not reported.....	79	77	1	-	-	...	1	1	-	77	76	1
Median.....dollars..	198	199	190	221	224	...	242	237	...	195	196	191
Acquired 1970 and 1971 (part).....	391	378	13	35	32	...	27	27	-	329	319	10

## Interest and Principal Payments on First Mortgage as Percent of Income

Regular payments of interest and/or principal...	3,167	3,036	131	278	273	...	199	191	9	2,690	2,573	117
Less than 5 percent .....	234	228	6	15	15	...	23	22	1	196	191	5
5 to 9 percent .....	1,355	1,295	59	154	150	...	96	92	4	1,105	1,053	52
10 to 14 percent .....	818	781	36	53	52	...	53	49	4	712	681	31
15 to 19 percent .....	314	302	11	17	17	...	11	11	-	286	274	11
20 to 24 percent .....	115	115	-	4	4	...	6	6	-	105	105	-
25 to 29 percent .....	69	68	1	10	10	...	-	-	-	59	58	1
30 to 34 percent .....	30	27	3	2	2	...	1	1	-	26	23	3
35 to 39 percent .....	25	21	4	-	-	...	1	1	-	24	20	4
40 to 49 percent .....	20	20	-	4	4	...	-	-	-	16	16	-
50 percent or more.....	38	33	5	1	1	...	3	3	-	34	29	5
Not reported or not computed.....	151	146	5	18	18	...	5	5	-	128	123	5
Median.....	9	9	9	8	8	...	8	8	...	9	9	9
No regular payments required.....	7	7	-	-	-	...	-	-	-	7	7	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	2,783	2,665	118	243	241	...	173	164	9	2,368	2,261	107
Less than \$10.....	851	807	43	76	74	...	47	44	4	727	690	37
\$10 to \$14.....	538	521	17	44	44	...	31	31	-	462	445	17
\$15 to \$19.....	374	363	10	33	33	...	12	12	-	328	318	10
\$20 to \$24.....	287	273	13	31	31	...	23	22	1	233	221	12
\$25 to \$29.....	174	164	10	16	16	...	13	13	-	145	135	10
\$30 to \$39.....	178	166	12	24	24	...	25	21	4	128	120	8
\$40 to \$49.....	59	56	3	8	8	...	8	8	-	42	40	3
\$50 to \$59.....	22	22	-	3	3	...	1	1	-	17	17	-
\$60 or more.....	43	42	1	2	2	...	5	5	-	36	35	1
Not reported or not computed.....	259	250	9	5	5	...	5	5	-	248	240	9
Median.....dollars..	13	13	13	14	14	...	17	16	...	13	13	13
Acquired 1970 and 1971 (part).....	391	378	13	35	32	...	27	27	-	329	319	10



Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

## Real Estate Tax as Percent of Income

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970.....	2,783	2,665	118	243	241	...	173	164	9	2,368	2,261	107
Less than 1.0 percent.....	502	473	29	33	31	...	29	27	2	440	415	24
1.0 to 1.9 percent.....	711	685	26	73	73	...	45	44	1	593	569	24
2.0 to 2.9 percent.....	455	443	12	46	46	...	18	18	-	391	379	12
3.0 to 3.9 percent.....	235	228	6	30	30	...	20	20	-	184	178	6
4.0 to 4.9 percent.....	188	174	14	17	17	...	18	16	1	153	140	13
5.0 to 7.4 percent.....	247	236	11	15	15	...	19	15	4	213	206	7
7.5 to 9.9 percent.....	84	79	5	7	7	...	5	5	-	72	67	5
10.0 percent or more.....	93	88	5	5	5	...	12	12	-	76	71	5
Not reported or not computed.....	269	259	10	17	17	...	6	6	-	246	236	10
Median.....	2.0	2.1	1.9	2.1	2.1	...	2.5	2.4	...	2.0	2.0	1.9
Acquired 1970 and 1971 (part).....	391	378	13	35	32	...	27	27	-	329	319	10

## Selected Annual Housing Costs as Percent of Income

Acquired before 1970.....	2,783	2,665	118	243	241	...	173	164	9	2,368	2,261	107
Less than 5 percent.....	4	4	-	2	2	...	-	-	-	3	3	-
5 to 9 percent.....	191	190	1	19	19	...	23	23	-	150	149	1
10 to 14 percent.....	684	673	11	64	64	...	50	49	1	570	560	10
15 to 19 percent.....	643	620	23	63	61	...	37	35	1	543	524	19
20 to 24 percent.....	420	390	30	29	29	...	19	17	1	373	344	29
25 to 29 percent.....	216	198	18	17	17	...	16	13	3	182	167	15
30 to 34 percent.....	112	103	9	10	10	...	5	4	1	97	89	7
35 to 39 percent.....	63	61	1	1	1	...	1	1	-	60	59	1
40 to 49 percent.....	78	72	6	6	6	...	5	4	1	67	61	5
50 percent or more.....	98	87	11	8	8	...	5	5	-	85	74	11
Not reported or not computed.....	274	266	7	23	23	...	12	12	-	239	231	7
Median.....	17	17	23	16	16	...	16	15	...	18	17	23
Acquired 1970 and 1971 (part).....	391	378	13	35	32	...	27	27	-	329	319	10

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

## Manner of Acquisition

By purchase.....	3,116	2,990	126	277	271	...	199	191	9	2,640	2,528	112
Placed one new mortgage.....	2,565	2,505	60	214	212	...	149	142	6	2,202	2,151	51
Placed two or more new mortgages.....	82	45	36	1	1	...	-	-	-	80	44	36
Assumed mortgage(s) already on property.....	309	302	8	56	56	...	49	47	3	204	200	5
Assumed mortgage already on property and placed new mortgage.....	40	25	15	6	3	...	1	1	-	32	21	12
All cash.....	80	76	4	-	-	...	-	-	-	80	76	4
Borrowed other than with mortgage.....	39	36	4	-	-	...	-	-	-	39	36	4
Other.....	1	1	-	-	-	...	-	-	-	1	1	-
Not by purchase.....	55	50	5	1	1	...	-	-	-	54	48	5
Inheritance or gift.....	54	49	5	1	1	...	-	-	-	52	47	5
Other.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	4	4	-	-	-	...	-	-	-	4	4	-

Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Source of Downpayment

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Purchased 1965 to 1971 (part).....	1,761	1,694	67	153	150	...	94	90	4	1,514	1,454	60
Sale of previous home.....	368	356	12	22	20	...	14	12	1	333	324	9
Sale of other real property or other investments.....	60	57	3	4	3	...	3	3	-	53	51	1
Savings.....	672	653	19	87	87	...	45	43	1	541	523	18
Borrowing other than mortgage on this property.....	165	155	10	12	12	...	-	-	-	153	143	10
Gift.....	24	24	-	4	4	...	-	-	-	21	21	-
Land on which structure was built.....	65	63	1	5	5	...	-	-	-	59	58	1
Other.....	36	31	5	6	6	...	1	1	-	28	23	5
No downpayment required.....	213	201	11	4	4	...	29	28	1	180	170	10
Not reported.....	159	155	5	9	9	...	2	2	-	148	143	5
Other properties.....	1,414	1,349	64	125	123	...	105	101	5	1,183	1,126	57

## Land and Building Acquisition

During same 12-month period.....	2,619	2,506	113	246	240	...	180	172	7	2,194	2,093	100
Acquired land previously.....	320	310	10	12	12	...	5	5	-	303	293	10
Land not owned by building owner.....	10	10	-	3	3	...	-	-	-	7	7	-
Not reported.....	225	217	8	17	17	...	15	13	1	193	186	6

## Year Property Acquired

1969 to 1971 (part).....	787	761	26	70	67	...	49	47	3	668	648	20
1967 and 1968.....	551	519	32	50	50	...	32	31	1	469	438	30
1965 and 1966.....	528	509	18	45	45	...	19	19	-	464	445	18
1960 to 1964.....	664	628	36	63	60	...	40	37	3	562	530	31
1955 to 1959.....	354	343	12	39	39	...	42	41	1	273	263	10
1950 to 1954.....	158	153	5	12	12	...	17	16	1	129	125	4
1949 or earlier.....	133	130	3	-	-	...	-	-	-	133	130	3
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

## Year Built

1969 and 1970 (part).....	183	176	7	14	14	...	7	7	-	162	155	7
1967 and 1968.....	253	243	10	18	18	...	11	11	-	223	213	10
1965 to 1966.....	285	270	15	29	27	...	11	10	1	245	233	12
1960 to 1964.....	537	506	30	47	44	...	34	31	3	455	432	24
1950 to 1959.....	722	689	33	106	106	...	81	78	4	534	505	30
1940 to 1949.....	296	290	7	20	20	...	17	16	1	259	254	5
1939 or earlier.....	800	774	26	29	29	...	35	35	-	736	710	26
Not reported.....	98	96	2	14	14	...	3	3	-	81	79	2

## Rooms

4 rooms or less.....	337	326	11	30	30	...	18	18	-	288	277	11
5 rooms.....	914	882	32	105	105	...	64	61	3	745	716	30
6 rooms.....	887	851	36	74	74	...	65	63	2	749	715	34
7 rooms.....	489	466	23	48	45	...	26	26	-	415	394	20
8 rooms.....	285	273	12	14	11	...	14	12	3	256	250	7
9 rooms or more.....	234	219	16	8	8	...	11	10	1	215	201	14
Not reported.....	28	27	1	-	-	...	-	-	-	28	27	1
Median.....	5.8	5.8	6.0	5.5	5.5	...	5.7	5.7	...	5.8	5.8	5.9

## Purchase Price

Properties acquired by purchase 1967 to 1971 (part).....	1,326	1,273	54	118	115	...	82	78	4	1,126	1,080	47
Less than \$5,000.....	103	98	5	-	-	...	1	1	-	102	96	5
\$5,000 to \$7,499.....	120	115	5	3	3	...	-	-	-	117	112	5
\$7,500 to \$9,999.....	138	133	5	14	14	...	8	6	1	116	112	4
\$10,000 to \$12,499.....	152	146	5	16	16	...	5	5	-	130	125	5
\$12,500 to \$14,999.....	151	147	4	20	20	...	12	10	1	119	116	2
\$15,000 to \$17,499.....	163	158	4	19	17	...	19	19	-	125	122	3
\$17,500 to \$19,999.....	115	110	5	23	22	...	10	10	-	81	78	4
\$20,000 to \$24,999.....	166	156	10	15	15	...	13	12	1	139	130	9
\$25,000 to \$29,999.....	96	96	-	5	5	...	9	9	-	81	81	-
\$30,000 to \$34,999.....	50	50	-	1	1	...	3	3	-	47	47	-
\$35,000 to \$39,999.....	16	12	4	-	-	...	1	1	-	15	11	4
\$40,000 to \$49,999.....	25	21	4	1	1	...	-	-	-	24	20	4
\$50,000 or more.....	19	18	1	-	-	...	-	-	-	19	18	1
Not reported.....	13	12	1	1	1	...	-	-	-	12	10	1
Median.....dollars.....	14,900	14,900	16,200	15,800	15,600	...	16,900	17,000	...	14,400	14,400	16,100
Other properties.....	1,848	1,771	78	160	157	...	118	113	5	1,571	1,500	70



Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of Less Than 10,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	99	95	4	3	3	...	-	-	-	97	93	4
\$5,000 to \$7,499.....	223	218	5	2	2	...	4	4	-	217	212	5
\$7,500 to \$9,999.....	252	241	11	14	14	...	13	12	1	224	214	10
\$10,000 to \$12,499.....	390	374	17	36	35	...	27	26	1	327	312	14
\$12,500 to \$14,999.....	206	201	5	32	32	...	19	19	-	154	149	5
\$15,000 to \$17,499.....	433	421	13	57	57	...	29	27	2	347	337	10
\$17,500 to \$19,999.....	261	248	12	40	38	...	29	27	1	192	183	9
\$20,000 to \$24,999.....	419	402	17	43	42	...	37	37	-	338	323	15
\$25,000 to \$29,999.....	305	287	18	26	25	...	21	21	-	257	241	16
\$30,000 to \$39,999.....	296	285	11	18	18	...	16	13	3	262	254	8
\$40,000 to \$49,999.....	95	88	8	-	-	...	1	1	-	94	86	8
\$50,000 or more.....	75	68	6	1	1	...	-	-	-	73	67	6
Not reported.....	122	116	6	5	5	...	3	3	-	114	108	6
Median.....dollars..	17,100	17,000	19,300	17,200	17,100	...	18,000	18,000	...	17,000	16,900	19,500
Mean.....dollars..	18,900	18,800	21,300	17,800	17,800	...	18,400	18,300	...	19,100	19,000	21,600

## Purchase Price as Percent of Value

Acquired by purchase.....	3,116	2,991	126	277	271	...	199	191	9	2,640	2,528	113
Purchased 1967 to 1971 (part).....	1,326	1,273	54	118	115	...	82	78	4	1,126	1,080	47
Less than 80 percent.....	427	411	15	28	28	...	20	17	3	379	366	12
80 to 89 percent.....	295	283	12	24	24	...	19	19	-	251	239	12
90 to 94 percent.....	132	122	10	13	10	...	11	11	-	107	100	7
95 to 99 percent.....	89	87	1	11	11	...	9	9	-	68	67	1
100 percent or more.....	365	353	13	40	40	...	22	21	1	303	291	11
Not reported.....	19	17	2	1	1	...	-	-	-	18	16	2
Median.....	87	87	88	92	92	...	90	91	...	86	86	87
Purchased 1960 to 1966.....	1,171	1,117	54	108	105	...	58	56	3	1,005	955	50
Less than 60 percent.....	277	263	14	7	7	...	9	8	1	261	248	13
60 to 79 percent.....	412	397	15	51	51	...	24	24	-	338	324	14
80 to 89 percent.....	205	199	6	28	28	...	14	14	-	163	157	6
90 to 99 percent.....	100	90	10	12	11	...	4	3	1	84	77	8
100 percent or more.....	88	85	4	5	5	...	7	7	-	77	73	4
Not reported.....	88	83	5	5	5	...	1	1	-	82	77	5
Median.....	72	72	74	77	77	...	76	76	...	71	71	73
Purchased 1959 or earlier.....	619	601	18	51	51	...	59	57	2	509	493	16
Less than 40 percent.....	130	125	5	3	3	...	1	1	-	126	121	5
40 to 59 percent.....	153	146	6	8	8	...	16	14	1	129	124	5
60 to 79 percent.....	160	157	3	16	16	...	25	24	1	119	118	1
80 to 99 percent.....	93	90	3	15	15	...	11	11	-	67	65	3
100 percent or more.....	28	28	-	10	10	...	3	3	-	16	16	-
Not reported.....	55	54	1	-	-	...	4	4	-	51	50	1
Median.....	59	60	...	79	79	...	68	69	...	55	56	...
Not acquired by purchase.....	59	53	5	1	1	...	-	-	-	57	52	5

## Purchase Price-Income Ratio

Acquired by purchase 1967 to 1971 (part).....	1,326	1,273	54	118	115	...	82	78	4	1,126	1,080	47
Less than 1.0.....	263	249	14	13	13	...	7	7	-	243	229	14
1.0 to 1.4.....	340	332	8	37	36	...	25	24	1	278	273	5
1.5 to 1.9.....	322	303	19	32	30	...	31	28	3	259	244	15
2.0 to 2.4.....	166	161	5	10	10	...	8	8	-	148	143	5
2.5 to 2.9.....	81	80	1	7	7	...	6	6	-	68	67	1
3.0 to 3.4.....	31	31	-	1	1	...	3	3	-	27	27	-
3.5 to 3.9.....	19	18	1	1	1	...	-	-	-	18	17	1
4.0 or more.....	41	37	4	7	7	...	-	-	-	34	31	4
Not reported or not computed.....	64	62	1	11	11	...	2	2	-	50	49	1
Median.....	1.5	1.5	1.6	1.5	1.5	...	1.6	1.6	...	1.5	1.5	1.6
Other properties.....	1,848	1,771	78	160	157	...	118	113	5	1,571	1,500	70

## OWNER CHARACTERISTICS

## Age of Principal Owner

Less than 25 years.....	71	67	4	9	9	...	1	-	1	61	58	3
25 to 34 years.....	728	690	38	77	75	...	49	49	-	602	566	37
35 to 44 years.....	897	857	40	76	76	...	62	57	5	759	724	35
45 to 54 years.....	809	782	27	68	64	...	67	65	1	675	653	22
55 to 64 years.....	428	412	16	28	28	...	14	13	1	386	372	15
65 years or over.....	188	187	1	18	18	...	4	4	-	166	165	1
Not reported.....	52	47	5	3	3	...	3	3	-	47	42	5
Median.....	43	44	40	42	42	...	43	43	...	44	44	40

Table 2n. Government Insurance Status, 1-Unit Homeowner Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Outside SMSA's, Places of Less Than 10,000 and Rural**

## OWNER CHARACTERISTICS--Continued

## Race of Principal Owner

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
White.....	2,972	2,849	123	266	261	...	192	184	8	2,514	2,404	110
Negro.....	126	120	6	9	9	...	5	4	1	112	107	5
Other.....	16	14	1	1	1	...	1	1	-	13	12	1
Not reported.....	61	60	1	1	1	...	1	1	-	58	57	1

## Sex of Principal Owner

Male.....	2,893	2,771	122	245	241	...	185	176	9	2,463	2,354	109
Female.....	251	245	6	27	27	...	12	12	-	211	205	6
Not reported.....	31	28	3	6	4	...	3	3	-	22	21	1

## veteran Status

Veteran.....	1,704	1,642	62	140	136	...	177	169	9	1,386	1,338	48
Vietnam conflict.....	203	195	8	20	20	...	30	29	1	152	146	6
Korean conflict.....	353	345	8	25	25	...	36	36	-	292	285	8
Korean conflict and World War II.....	55	50	5	1	1	...	15	11	4	39	37	1
World War II.....	816	785	31	64	61	...	67	64	4	685	660	25
World War I.....	27	27	-	-	-	...	-	-	-	27	27	-
Other service.....	250	239	10	29	28	...	29	29	-	191	182	9
Nonveteran.....	1,399	1,336	64	134	133	...	22	22	-	1,243	1,181	62
Not reported.....	72	66	6	4	4	...	-	-	-	68	62	6

## Persons in Household

1 person.....	112	110	1	11	11	...	7	7	-	94	93	1
2 persons.....	661	641	20	75	73	...	36	35	1	550	533	17
3 persons.....	608	589	19	50	50	...	43	41	3	515	498	17
4 persons.....	703	675	28	59	56	...	51	50	1	593	569	24
5 persons.....	530	496	34	41	39	...	22	20	2	468	437	30
6 persons or more.....	498	473	25	38	38	...	38	37	1	422	398	24
Not reported.....	63	59	4	5	5	...	1	1	-	56	52	4
Median.....	3.7	3.7	4.3	3.5	3.4	...	3.7	3.7	...	3.7	3.7	4.3

## Income

Less than \$2,000.....	62	59	4	4	4	...	4	4	-	54	51	4
\$2,000 to \$3,999.....	175	169	7	11	11	...	5	4	1	159	154	6
\$4,000 to \$5,999.....	284	276	9	18	18	...	11	9	1	256	248	7
\$6,000 to \$7,999.....	409	393	16	34	34	...	25	25	-	351	335	16
\$8,000 to \$9,999.....	495	474	21	36	35	...	25	24	1	434	415	18
\$10,000 to \$12,499.....	600	573	27	61	59	...	43	43	-	496	471	25
\$12,500 to \$14,999.....	363	350	12	44	44	...	29	28	1	289	278	11
\$15,000 to \$19,999.....	412	391	21	40	38	...	42	38	4	329	315	14
\$20,000 to \$24,999.....	123	118	5	4	4	...	6	6	-	113	108	5
\$25,000 to \$34,999.....	75	71	4	8	8	...	3	3	-	64	60	4
\$35,000 or more.....	28	25	3	-	-	...	1	1	-	26	24	3
Not reported.....	148	145	4	18	18	...	5	5	-	125	122	4
Median.....dollars..	10,400	10,300	10,700	11,100	11,100	...	11,600	11,600	...	10,200	10,100	10,600
Mean.....dollars..	11,300	11,300	11,900	11,300	11,300	...	12,100	12,100	...	11,200	11,200	11,800



Table 4n. Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties: 1971

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Places of Less than 10,000 and Rural	Total first and junior mortgage debt on--				Outside SMSA's, Places of Less than 10,000 and Rural	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-housing-unit properties.....	27,502	2,981	2,026	22,495	MORTGAGE PAYMENTS AND OTHER EXPENSES--				
Average total mortgage debt....	8,700	10,700	10,200	8,300	Continued				
MORTGAGE CHARACTERISTICS					Interest and Principal Payments on Total Mortgages as Percent of Income				
Total Mortgage Loan					Regular payments of interest and/or principal.....				
Less than \$5,000.....	982	5	9	968	Less than 5 percent.....	27,464	2,981	2,026	22,457
\$5,000 to \$7,499.....	2,084	86	91	1,907	5 to 9 percent.....	971	77	92	802
\$7,500 to \$9,999.....	2,984	375	151	2,457	10 to 14 percent.....	10,015	1,485	879	7,651
\$10,000 to \$12,499.....	4,583	484	352	3,748	15 to 19 percent.....	8,246	656	604	6,986
\$12,500 to \$14,999.....	4,502	725	394	3,383	20 to 24 percent.....	3,834	267	200	3,367
\$15,000 to \$17,499.....	3,826	649	327	2,850	25 to 29 percent.....	1,278	56	143	1,079
\$17,500 to \$19,999.....	2,388	305	238	1,845	30 to 34 percent.....	637	148	2	487
\$20,000 to \$24,999.....	2,928	142	214	2,572	35 to 39 percent.....	334	29	22	283
\$25,000 to \$29,999.....	1,632	126	202	1,304	40 to 49 percent.....	165	-	8	157
\$30,000 to \$39,999.....	1,017	31	47	938	50 percent or more.....	142	29	-	113
\$40,000 to \$49,999.....	576	54	-	522	Not reported or not computed.....	460	23	15	423
\$50,000 or more.....	-	-	-	-	Not reported or not computed.....	1,380	211	61	1,108
Total Mortgage Outstanding Debt					No regular payments required.....				
Less than \$5,000.....	2,529	66	94	2,368	Selected Annual Housing Costs as Percent of Income				
\$5,000 to \$7,499.....	3,148	322	188	2,638	Acquired before 1970.....				
\$7,500 to \$9,999.....	3,863	487	271	3,105	Less than 5 percent.....	22,822	2,445	1,563	18,813
\$10,000 to \$12,499.....	4,454	587	302	3,564	5 to 9 percent.....	7	1	-	6
\$12,500 to \$14,999.....	3,910	381	370	3,159	10 to 14 percent.....	1,085	121	125	840
\$15,000 to \$17,499.....	3,043	650	250	2,143	15 to 19 percent.....	5,064	646	407	4,011
\$17,500 to \$19,999.....	1,887	214	165	1,507	20 to 24 percent.....	5,456	649	408	4,399
\$20,000 to \$24,999.....	2,309	119	166	2,024	25 to 29 percent.....	3,990	300	209	3,481
\$25,000 to \$29,999.....	1,232	101	171	959	30 to 34 percent.....	2,272	212	181	1,879
\$30,000 to \$39,999.....	920	-	47	872	35 to 39 percent.....	999	119	49	831
\$40,000 to \$49,999.....	208	54	-	154	40 to 49 percent.....	554	31	22	501
\$50,000 or more.....	-	-	-	-	50 percent or more.....	588	44	43	500
Total Mortgage Outstanding Debt as Percent of Value					Not reported or not computed.....	760	72	27	660
Less than 20 percent.....	865	20	44	801	Not reported or not computed.....	2,048	251	92	1,705
20 to 29 percent.....	1,595	95	32	1,467	Acquired 1970 and 1971 (part)....				
30 to 39 percent.....	2,652	129	147	2,377	PROPERTY CHARACTERISTICS				
40 to 49 percent.....	3,665	212	116	3,337	Year Built				
50 to 59 percent.....	4,529	353	349	3,827	1969 to 1971 (part).....				
60 to 69 percent.....	4,677	546	290	3,841		2,981	257	132	2,592
70 to 79 percent.....	4,212	584	355	3,273	1967 and 1968.....				
80 to 89 percent.....	2,523	535	405	1,583		3,391	244	198	2,950
90 to 99 percent.....	1,439	321	245	872	1965 and 1966.....				
100 percent or more.....	538	128	22	388		3,450	394	164	2,893
Not reported.....	807	57	21	730	1960 to 1964.....				
MORTGAGE PAYMENTS AND OTHER EXPENSES						5,243	567	511	4,165
Monthly Interest and Principal Payments on Total Mortgages					1950 to 1959.....				
Regular monthly payments of interest and/or principal.....						5,371	937	596	3,838
Less than \$70.....	27,464	2,981	2,026	22,457	1940 to 1949.....				
\$70 to \$79.....	5,358	740	493	4,125		1,813	173	119	1,521
\$80 to \$89.....	2,798	452	161	2,185	1939 or earlier.....				
\$90 to \$99.....	2,575	420	285	1,871		4,505	273	283	3,950
\$100 to \$109.....	2,447	242	183	2,022	Not reported.....				
\$110 to \$119.....	4,068	426	300	3,343		746	138	23	586
\$120 to \$149.....	4,252	476	216	3,561	Value				
\$150 to \$174.....	1,746	71	173	1,503	Less than \$5,000.....				
\$175 to \$199.....	1,274	31	105	1,139		166	4	-	162
\$200 to \$249.....	1,582	70	63	1,449	\$5,000 to \$7,499.....				
\$250 to \$299.....	591	-	47	544		633	11	14	608
\$300 or more.....	773	54	-	719	\$7,500 to \$9,999.....				
No regular payments required.....	38	-	-	38		1,045	88	67	889
					\$10,000 to \$12,499.....				
						2,087	263	117	1,707
					\$12,500 to \$14,999.....				
						1,515	286	164	1,065
					\$15,000 to \$17,499.....				
						3,439	515	236	2,688
					\$17,500 to \$19,999.....				
						2,357	428	324	1,605
					\$20,000 to \$24,999.....				
						4,378	577	425	3,376
					\$25,000 to \$29,999.....				
						3,610	422	341	2,847
					\$30,000 to \$39,999.....				
						4,069	277	270	3,523
					\$40,000 to \$49,999.....				
						1,707	-	47	1,660
					\$50,000 or more.....				
						1,688	54	-	1,634
					Not reported.....				
						807	57	21	730

Table 4n. **Total Mortgage Debt by Government Insurance Status, 1-Unit Homeowner Properties:**  
**1971—Continued**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of Less than 10,000 and Rural**

**OWNER CHARACTERISTICS**

**Age of Principal Owner**

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than 25 years.....	681	111	17	552
25 to 34 years.....	7,928	987	702	6,239
35 to 44 years.....	8,469	785	642	7,042
45 to 54 years.....	6,523	756	506	5,261
55 to 64 years.....	2,653	216	106	2,332
65 years or over.....	837	106	14	717
Not reported.....	410	20	38	351

**Race of Principal Owner**

White.....	26,224	2,862	1,936	21,426
Negro.....	619	99	53	468
Other.....	156	20	22	115
Not reported.....	502	-	16	486

**Sex of Principal Owner**

Male.....	25,802	2,695	1,892	21,215
Female.....	1,469	208	103	1,158
Not reported.....	230	78	30	122

**Outside SMSA's, Places of Less than 10,000 and Rural**

**OWNER CHARACTERISTICS--Continued**

**Veteran Status**

Veteran.....	15,598	1,581	1,833	12,184
Vietnam conflict.....	2,571	274	454	1,843
Korean conflict.....	3,400	246	362	2,791
Korean conflict and World War II.....	455	10	142	303
World War II.....	6,322	728	476	5,118
World War I.....	94	-	-	94
Other service.....	2,756	323	399	2,034
Nonveteran.....	11,372	1,361	193	9,818
Not reported.....	532	39	-	493

**Income**

Less than \$2,000.....	314	31	23	261
\$2,000 to \$3,999.....	741	83	12	646
\$4,000 to \$5,999.....	1,620	178	74	1,368
\$6,000 to \$7,999.....	2,605	259	212	2,134
\$8,000 to \$9,999.....	3,838	386	272	3,181
\$10,000 to \$12,499.....	5,475	613	495	4,364
\$12,500 to \$14,999.....	3,275	457	254	2,564
\$15,000 to \$19,999.....	4,685	603	450	3,632
\$20,000 to \$24,999.....	1,597	33	70	1,494
\$25,000 to \$34,999.....	1,308	125	57	1,126
\$35,000 or more.....	704	-	47	657
Not reported.....	1,340	211	61	1,068





# 1-Unit Homeowner Properties With Negro Owners

TABLE		page
DATA FOR THE UNITED STATES		
1	Mortgage Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971	363
2	Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971	365





Table 1. Mortgage Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
1-housing-unit properties.....	1,974,600	723,800	1,250,800	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Rooms			
Location by Size of Place				4 rooms or less.....	15.8	23.3	11.4
Inside SMSA's.....	73.7	56.1	83.9	5 rooms.....	25.9	23.1	27.5
1,000,000 or more.....	15.9	10.9	18.7	6 rooms.....	30.8	29.1	31.7
250,000 to 999,999.....	22.6	13.6	27.8	7 rooms.....	12.1	10.7	12.9
50,000 to 249,999.....	16.9	12.9	19.2	8 rooms.....	7.8	6.4	8.7
10,000 to 49,999.....	6.6	6.0	7.0	9 rooms or more.....	5.5	4.7	5.9
Less than 10,000 and rural.....	11.7	12.6	11.2	Not reported.....	2.1	2.7	1.8
Outside SMSA's.....	26.3	43.9	16.1	Median.....	5.7	5.5	5.8
10,000 or more.....	7.5	10.1	6.0	Purchase Price			
2,500 to 9,999.....	5.0	9.1	2.7	Properties acquired by purchase 1967 to 1971 (part).....	568,200	50,700	517,600
Less than 2,500 and rural.....	13.7	24.6	7.4	Less than \$5,000.....	10.6	57.0	6.1
Manner of Acquisition				\$5,000 to \$7,499.....	9.0	18.0	8.2
By purchase.....	89.4	74.3	98.1	\$7,500 to \$9,999.....	11.4	5.3	12.0
Placed one new mortgage.....	65.3	34.6	83.1	\$10,000 to \$12,499.....	15.1	-	16.6
Placed two or more new mortgages.....	2.8	2.0	3.3	\$12,500 to \$14,999.....	14.2	2.6	15.3
Assumed mortgage(s) already on property.....	5.3	2.0	7.2	\$15,000 to \$17,499.....	10.3	4.9	10.8
Assumed mortgage already on property and placed new mortgage.....	1.3	1.1	1.4	\$17,500 to \$19,999.....	11.6	2.4	12.5
All cash.....	10.7	25.8	1.9	\$20,000 to \$24,999.....	10.6	-	11.6
Borrowed other than with mortgage.....	3.3	7.2	1.1	\$25,000 to \$29,999.....	2.9	-	3.1
Other.....	0.6	1.5	0.1	\$30,000 to \$34,999.....	0.7	-	0.7
Not by purchase.....	8.5	20.1	1.8	\$35,000 to \$39,999.....	1.0	-	1.1
Inheritance or gift.....	8.5	20.1	1.8	\$40,000 to \$49,999.....	-	-	-
Other.....	-	-	-	\$50,000 or more.....	0.7	2.8	0.5
Not reported.....	2.1	5.7	0.1	Not reported.....	2.0	6.9	1.5
Source of Downpayment				Median.....dollars..	13,000	4,100	13,600
Purchased 1965 to 1971 (part).....	762,200	80,400	681,800	Other properties.....	1,406,400	673,100	733,200
Sale of previous home.....	5.2	6.6	5.0	Value			
Sale of other real property or other investments.....	0.8	2.2	0.6	Less than \$5,000.....	9.8	21.1	3.3
Savings.....	54.5	40.3	56.1	\$5,000 to \$7,499.....	13.3	21.8	8.4
Borrowing other than mortgage on this property..	4.8	7.7	4.4	\$7,500 to \$9,999.....	11.0	10.9	11.0
Gift.....	0.8	-	0.9	\$10,000 to \$12,499.....	15.0	14.0	15.6
Land on which structure was built.....	3.1	3.7	3.1	\$12,500 to \$14,999.....	7.2	3.1	9.6
Other.....	1.5	3.1	1.4	\$15,000 to \$17,499.....	11.0	6.3	13.7
No downpayment required.....	14.4	6.3	15.3	\$17,500 to \$19,999.....	6.4	2.6	8.7
Not reported.....	15.0	29.9	13.2	\$20,000 to \$24,999.....	9.4	3.9	12.5
Other properties.....	1,212,400	643,400	569,000	\$25,000 to \$29,999.....	4.8	2.0	6.4
Land and Building Acquisition				\$30,000 to \$39,999.....	3.2	1.6	4.1
During same 12-month period.....	76.2	68.0	81.0	\$40,000 to \$49,999.....	0.6	-	1.0
Acquired land previously.....	12.5	20.9	7.7	\$50,000 or more.....	0.3	0.3	0.3
Land not owned by building owner.....	2.6	3.4	2.1	Not reported.....	7.9	12.2	5.3
Not reported.....	8.6	7.7	9.2	Median.....dollars..	12,000	7,700	14,800
Year Property Acquired				Mean.....dollars..	13,300	9,300	15,500
1969 to 1971 (part).....	18.0	6.7	24.6	Purchase Price as Percent of Value			
1967 and 1968.....	12.7	5.0	17.1	Acquired by purchase.....	1,764,900	537,700	1,227,200
1965 and 1966.....	10.6	5.8	13.3	Purchased 1967 to 1971 (part).....	568,200	50,700	517,600
1960 to 1964.....	19.4	10.1	24.8	Less than 80 percent.....	19.8	43.4	17.4
1955 to 1959.....	13.4	16.9	11.4	80 to 89 percent.....	19.6	12.4	20.3
1950 to 1954.....	9.1	16.8	4.7	90 to 94 percent.....	11.5	7.9	11.8
1949 or earlier.....	15.9	36.3	4.0	95 to 99 percent.....	8.8	2.4	9.5
Not reported.....	0.8	2.3	-	100 percent or more.....	36.9	24.3	38.1
Year Built				Not reported.....	3.4	9.7	2.8
1969 and 1970 (part).....	2.2	1.2	2.8	Median.....	93	81	94
1967 and 1968.....	3.1	1.0	4.3	Purchased 1960 to 1966.....	542,800	73,700	469,100
1965 and 1966.....	2.9	1.4	3.7	Less than 60 percent.....	14.0	25.9	12.2
1960 to 1964.....	8.1	3.7	10.7	60 to 79 percent.....	30.8	31.5	30.7
1950 to 1959.....	22.3	18.3	24.7	80 to 89 percent.....	18.5	5.4	20.6
1940 to 1949.....	15.7	17.7	14.5	90 to 99 percent.....	11.7	1.6	13.3
1939 or earlier.....	38.5	49.7	32.0	100 percent or more.....	13.9	20.5	12.9
Not reported.....	7.2	7.0	7.3	Not reported.....	11.1	15.1	10.4
				Median.....	79	70	80
				Purchased 1959 or earlier.....	653,900	413,300	240,500
				Less than 40 percent.....	27.4	31.2	20.7
				40 to 59 percent.....	19.8	22.9	14.4
				60 to 79 percent.....	21.3	14.2	33.6
				80 to 99 percent.....	10.9	8.9	14.5
				100 percent or more.....	6.6	3.6	11.8
				Not reported.....	14.0	19.3	4.9
				Median.....	55	48	67
				Not acquired by purchase.....	167,500	145,100	22,300



Table 1. Mortgage Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price-Income Ratio				Selected Annual Housing Costs as Percent of Income			
Acquired by purchase 1967 to 1971 (part).....	568,200	50,700	517,600	Acquired before 1970.....	1,785,500	685,700	1,099,800
Less than 1.0.....	19.3	46.7	16.7	Less than 5 percent.....	2.9	7.1	0.2
1.0 to 1.4.....	24.9	7.5	26.6	5 to 9 percent.....	11.0	21.4	4.6
1.5 to 1.9.....	22.1	11.0	23.1	10 to 14 percent.....	17.7	17.9	17.5
2.0 to 2.4.....	9.7	5.1	10.2	15 to 19 percent.....	13.8	9.4	16.6
2.5 to 2.9.....	6.5	-	7.2	20 to 24 percent.....	11.1	6.2	14.2
3.0 to 3.4.....	2.6	-	2.9	25 to 29 percent.....	7.6	4.3	9.6
3.5 to 3.9.....	1.6	2.8	1.5	30 to 34 percent.....	5.2	2.5	6.9
4.0 or more.....	6.1	10.1	5.7	35 to 39 percent.....	2.5	2.2	2.6
Not reported or not computed.....	7.1	17.0	6.2	40 to 49 percent.....	3.6	3.1	3.9
Median.....	1.5	0.8	1.5	50 percent or more.....	5.7	3.5	7.1
Other properties.....	1,406,400	673,100	733,200	Not reported or not computed.....	18.9	22.3	16.8
RECURRING EXPENSES				Median.....	18	12	20
Selected Monthly Housing Costs				Acquired 1970 and 1971 (part).....	189,100	38,100	151,000
Acquired before 1970.....	1,785,500	685,700	1,099,800	OWNER CHARACTERISTICS			
Less than \$50.....	21.6	55.1	0.7	Age of Principal Owner			
\$50 to \$59.....	4.9	10.5	1.5	Less than 25 years.....	1.0	0.2	1.4
\$60 to \$69.....	3.4	6.8	1.2	25 to 34 years.....	12.5	2.8	18.0
\$70 to \$79.....	2.8	3.5	2.4	35 to 44 years.....	22.1	8.2	30.1
\$80 to \$89.....	3.9	2.3	4.9	45 to 54 years.....	23.3	19.3	25.6
\$90 to \$99.....	3.8	0.8	5.7	55 to 64 years.....	19.9	24.6	17.3
\$100 to \$119.....	8.6	1.9	12.7	65 years or over.....	20.0	44.0	6.1
\$120 to \$149.....	13.3	1.6	20.6	Not reported.....	1.3	1.0	1.5
\$150 to \$174.....	8.2	0.4	13.1	Median.....	51	63	45
\$175 to \$199.....	5.3	0.5	8.4	Race of Principal Owner			
\$200 to \$224.....	4.5	0.2	7.2	White.....	...	...	...
\$225 to \$249.....	2.1	-	3.5	Negro.....	...	...	...
\$250 to \$274.....	1.6	0.2	2.5	Other.....	...	...	...
\$275 to \$299.....	1.5	-	2.4	Not reported.....	...	...	...
\$300 or more.....	2.0	-	3.2	Sex of Principal Owner			
Not reported.....	12.4	16.2	10.0	Male.....	71.8	57.6	80.0
Median.....dollars..	107	38	143	Female.....	27.2	41.5	18.8
Acquired 1970 and 1971 (part).....	189,100	38,100	151,000	Not reported.....	1.1	0.9	1.1
Real Estate Tax				Veteran Status			
Acquired before 1970.....	1,785,500	685,700	1,099,800	Veteran.....	36.0	23.8	43.1
Less than \$100.....	30.1	50.4	17.5	Vietnam conflict.....	3.4	0.5	5.1
\$100 to \$199.....	19.2	15.9	21.3	Korean conflict.....	7.3	1.7	10.5
\$200 to \$299.....	14.8	11.2	17.1	Korean conflict and World War II.....	1.1	0.4	1.5
\$300 to \$349.....	5.8	2.1	8.1	World War II.....	19.2	14.4	22.0
\$350 to \$399.....	4.3	1.2	6.3	World War I.....	2.5	5.6	0.8
\$400 to \$449.....	3.2	0.8	4.7	Other service.....	2.5	1.2	3.3
\$450 to \$499.....	2.7	1.1	3.6	Nonveteran.....	60.9	73.1	53.9
\$500 to \$549.....	3.0	1.0	4.2	Not reported.....	3.1	3.1	3.0
\$550 to \$599.....	1.5	0.6	2.1	Persons in Household			
\$600 to \$699.....	2.3	0.8	3.2	1 person.....	11.1	21.3	5.1
\$700 to \$799.....	1.3	0.2	1.9	2 persons.....	23.5	31.3	19.0
\$800 or more.....	5.0	2.0	6.9	3 persons.....	15.5	14.7	15.9
Not reported.....	6.8	12.8	3.1	4 persons.....	15.7	10.6	18.6
Median.....dollars..	185	86	256	5 persons.....	8.8	4.8	11.1
Acquired 1970 and 1971 (part).....	189,100	38,100	151,000	6 persons or more.....	21.6	13.0	26.6
Real Estate Tax Per \$1,000 Value				Not reported.....	3.8	4.1	3.6
Acquired before 1970.....	1,785,500	685,700	1,099,800	Median.....	3.3	2.3	3.9
Less than \$10.....	21.3	30.5	15.6	Income			
\$10 to \$14.....	14.6	13.2	15.5	Less than \$2,000.....	10.8	24.8	2.7
\$15 to \$19.....	13.3	10.0	15.4	\$2,000 to \$3,999.....	15.1	24.1	9.9
\$20 to \$24.....	11.7	4.9	15.8	\$4,000 to \$5,999.....	14.7	15.1	14.5
\$25 to \$29.....	7.7	4.5	9.7	\$6,000 to \$7,999.....	13.2	11.6	14.1
\$30 to \$39.....	5.9	4.4	6.9	\$8,000 to \$9,999.....	12.0	6.5	15.2
\$40 to \$49.....	3.4	1.5	4.5	\$10,000 to \$12,499.....	10.4	5.0	13.5
\$50 to \$59.....	2.2	1.0	2.9	\$12,500 to \$14,999.....	5.8	2.3	7.8
\$60 or more.....	2.8	2.5	2.9	\$15,000 to \$19,999.....	7.2	2.4	10.0
Not reported or not computed.....	17.1	27.5	10.7	\$20,000 to \$24,999.....	2.1	0.7	2.9
Median.....dollars..	17	12	19	\$25,000 to \$34,999.....	1.2	0.4	1.7
Acquired 1970 and 1971 (part).....	189,100	38,100	151,000	\$35,000 or more.....	0.4	-	0.7
				Not reported.....	7.1	7.2	6.9
				Median.....dollars..	6,900	3,800	8,700
				Mean.....dollars..	8,000	4,900	9,800

Table 2. Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All properties	Properties with—			United States	All properties	Properties with—		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
1-housing-unit properties.....	1,250,800	438,900	161,100	650,700	MORTGAGE CHARACTERISTICS--Continued				
MORTGAGE CHARACTERISTICS					First Mortgage Outstanding Debt				
Number of Mortgages					Less than \$5,000.....	29.3	4.9	15.1	49.3
1.....	93.0	97.0	96.8	89.4	\$5,000 to \$7,499.....	16.7	12.5	18.9	18.9
2.....	6.5	3.0	3.2	9.8	\$7,500 to \$9,999.....	16.6	25.4	15.6	10.9
3 or more.....	0.4	-	-	0.8	\$10,000 to \$12,499.....	11.9	17.3	14.4	7.7
Form of Debt of First Mortgage					\$12,500 to \$14,999.....	9.6	15.2	10.9	5.6
Mortgage or deed of trust.....	93.6	100.0	98.4	88.1	\$15,000 to \$17,499.....	7.6	14.6	6.9	3.0
Contract to purchase.....	6.4	-	1.6	11.9	\$17,500 to \$19,999.....	4.4	4.7	8.9	3.1
Origin of First Mortgage					\$20,000 to \$24,999.....	3.2	4.6	7.8	1.1
Mortgage made at time property acquired...	76.1	92.1	84.7	63.2	\$25,000 to \$29,999.....	0.5	0.9	1.6	-
Mortgage assumed at time property acquired	7.5	6.7	15.3	6.2	\$30,000 to \$39,999.....	-	-	-	-
Mortgage placed later than acquisition of property.....	16.3	1.2	-	30.6	\$40,000 to \$49,999.....	0.2	-	-	0.4
Refinanced mortgage: Same lender.....	6.4	0.6	-	11.9	\$50,000 or more.....	-	-	-	-
Different lender.....	4.1	0.3	-	7.7	Median.....dollars..	8,100	11,000	10,000	5,000
Mortgage placed on property owned free and clear of debt.....	5.8	0.3	-	10.9	Mean.....dollars..	8,700	11,600	11,000	6,300
Purpose of First Mortgage Placed Later Than Acquisition					Total Mortgage Outstanding Debt				
Mortgages placed later than acquisition of property.....	204,200	5,300	-	198,900	Less than \$5,000.....	28.2	4.9	15.1	47.2
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	6.8	-	-	6.9	\$5,000 to \$7,499.....	17.0	12.5	18.0	19.7
Secure better terms.....	11.7	26.4	-	11.3	\$7,500 to \$9,999.....	16.5	24.5	16.4	11.1
Provide funds for additions, improvements, or repairs to this property.....	56.4	24.5	-	57.2	\$10,000 to \$12,499.....	11.9	17.3	14.4	7.7
Provide funds for investment in other real estate.....	0.6	-	-	0.6	\$12,500 to \$14,999.....	9.7	15.7	10.0	5.6
Provide funds for other types of investments.....	2.0	26.4	-	1.4	\$15,000 to \$17,499.....	7.6	14.9	6.2	3.0
Provide funds for educational or medical expenses.....	2.1	-	-	2.1	\$17,500 to \$19,999.....	4.5	4.7	8.9	3.3
Other reasons.....	5.9	-	-	6.1	\$20,000 to \$24,999.....	3.5	4.6	8.5	1.5
Not reported.....	14.7	22.6	-	14.4	\$25,000 to \$29,999.....	0.9	0.9	2.5	0.4
Other properties.....	1,046,600	433,600	161,100	451,800	\$30,000 to \$39,999.....	-	-	-	-
Year First Mortgage Made or Assumed					\$40,000 to \$49,999.....	0.2	-	-	0.4
1969 to 1971 (part).....	29.3	38.4	20.4	25.3	\$50,000 or more.....	-	-	-	-
1967 and 1968.....	21.8	20.7	21.7	22.5	Median.....dollars..	8,200	11,100	10,000	5,300
1965 and 1966.....	15.4	16.2	7.4	16.9	Mean.....dollars..	8,900	11,600	11,100	6,500
1960 to 1964.....	24.5	18.7	20.4	28.6	Interest Rate on First Mortgage				
1955 to 1959.....	7.1	3.9	21.7	5.6	Less than 5.0 percent.....	6.7	4.6	27.4	3.0
1950 to 1954.....	1.6	1.5	4.8	0.8	5.0 percent.....	1.8	0.6	1.7	2.6
1949 or earlier.....	0.3	0.6	-	0.2	5.1 to 5.9 percent.....	19.7	36.4	33.9	4.8
First Mortgage Loan					6.0 percent.....	24.7	13.0	15.5	35.0
Less than \$5,000.....	14.7	0.3	1.1	27.7	6.1 to 6.4 percent.....	1.0	-	-	2.0
\$5,000 to \$7,499.....	15.2	7.6	8.3	22.0	6.5 to 6.9 percent.....	11.2	10.7	5.8	12.9
\$7,500 to \$9,999.....	19.5	20.9	19.4	18.5	7.0 percent.....	7.4	1.8	-	12.9
\$10,000 to \$12,499.....	17.9	25.1	21.5	12.2	7.1 to 7.4 percent.....	1.3	0.3	-	2.2
\$12,500 to \$14,999.....	11.6	16.2	16.9	7.2	7.5 to 7.9 percent.....	9.3	15.9	9.0	4.9
\$15,000 to \$17,499.....	9.2	14.8	10.1	5.2	8.0 percent.....	7.0	3.1	0.8	11.2
\$17,500 to \$19,999.....	6.6	8.6	12.5	3.7	8.1 to 8.4 percent.....	0.3	-	-	0.6
\$20,000 to \$24,999.....	4.0	5.0	7.8	2.4	8.5 to 8.9 percent.....	6.4	13.5	5.8	1.8
\$25,000 to \$29,999.....	1.1	1.5	2.4	0.5	9.0 percent.....	0.3	-	-	0.6
\$30,000 to \$39,999.....	0.1	-	-	0.2	9.1 to 9.9 percent.....	0.5	-	-	0.9
\$40,000 to \$49,999.....	0.1	-	-	0.2	10.0 percent or more.....	2.4	-	-	4.6
\$50,000 or more.....	0.1	-	-	0.2	Median.....	6.1	6.1	5.7	6.7
Median.....dollars..	10,000	12,000	12,400	7,500	Term of First Mortgage				
Mean.....dollars..	10,600	12,800	13,300	8,500	Less than 8 years.....	8.8	-	-	16.9
					8 to 12 years.....	11.6	-	-	22.3
					13 to 17 years.....	9.4	1.8	0.8	16.6
					18 to 22 years.....	16.3	10.5	13.8	20.9
					23 to 27 years.....	17.2	22.9	19.8	12.7
					28 to 32 years.....	32.4	59.6	65.6	5.9
					33 to 37 years.....	1.8	2.4	-	1.9
					38 years or more.....	1.1	2.8	-	0.2
					No stated term.....	1.4	-	-	2.6
					Median.....	23.9	29.2	29.1	15.8
					Holder of First Mortgage				
					Commercial bank or trust company.....	11.6	7.3	13.4	14.0
					Mutual savings bank.....	8.7	15.2	15.1	2.7
					Savings and loan association.....	30.5	17.1	26.6	40.6
					Life insurance company.....	7.2	11.7	16.7	1.8
					Mortgage company.....	6.4	7.0	-	7.7
					Federal agency.....	7.9	10.4	4.9	7.0
					Federal National Mortgage Association.....	12.1	27.5	19.2	-
					Real estate or construction company.....	1.3	-	-	2.5
					Individual or individual's estate.....	9.9	-	-	18.9
					Other.....	4.3	3.7	4.0	4.8



Table 2. **Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971—Continued**

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with—				United States	Properties with—			
	All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage		All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
MORTGAGE CHARACTERISTICS--Continued					MORTGAGE PAYMENTS AND OTHER EXPENSES --Continued				
Servicing of First Mortgage					Items Included in First Mortgage Payment				
Holder.....	61.7	25.9	39.4	91.3	Regular payments of both interest and principal.....	1,244,500	438,900	161,100	644,400
Agent.....	38.3	74.1	60.6	8.7	Real estate taxes and property insurance..	65.6	99.7	89.9	36.4
Holder's Acquisition of First Mortgage					With no other items.....	23.8	0.6	64.7	29.3
Originated by holder.....	58.0	32.8	29.6	81.9	With other items.....	41.9	99.1	25.2	7.0
Purchased from present servicer.....	29.0	54.3	51.7	6.2	Real estate taxes only.....	5.6	0.3	6.8	9.0
Purchased from someone else.....	12.2	12.8	16.2	10.8	Property insurance only.....	2.2	-	1.6	3.8
Not reported.....	0.9	-	2.5	1.0	Other combinations or no other items.....	26.5	-	1.7	50.8
First Mortgage Loan as Percent of Purchase Price					No regular payments of interest and principal.....	6,300	-	-	6,300
Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,046,600	433,600	161,100	451,800	Monthly Interest and Principal Payments on First Mortgage				
Less than 40 percent.....	1.1	0.3	-	2.3	Regular monthly payments of interest and/or principal.....	100.0	100.0	100.0	100.0
40 to 49 percent.....	1.2	-	-	2.8	Less than \$50.....	19.3	11.6	16.3	25.1
50 to 59 percent.....	2.2	-	1.7	4.4	\$50 to \$59.....	15.3	14.3	17.4	15.5
60 to 69 percent.....	6.7	2.2	1.7	12.9	\$60 to \$69.....	14.0	13.6	14.1	14.2
70 to 79 percent.....	7.7	4.0	2.7	13.1	\$70 to \$79.....	11.0	11.0	11.1	10.9
80 to 89 percent.....	15.3	11.1	15.9	19.1	\$80 to \$89.....	9.5	12.0	5.7	8.6
90 to 94 percent.....	12.8	17.3	13.2	8.3	\$90 to \$99.....	7.3	10.5	6.1	5.4
95 to 99 percent.....	24.1	38.8	16.4	12.7	\$100 to \$119.....	10.9	14.8	10.0	8.5
100 percent or more.....	26.5	24.5	45.2	21.6	\$120 to \$149.....	8.5	7.4	14.3	7.8
Not reported.....	2.4	1.8	3.4	2.6	\$150 to \$174.....	2.6	4.3	3.5	1.3
Median.....	95	96	99	86	\$175 to \$199.....	0.9	0.3	0.8	1.2
Other properties.....	204,200	5,300	-	198,900	\$200 to \$249.....	0.6	-	0.7	0.9
Total Mortgage Loan as Percent of Purchase Price					\$250 to \$299.....	-	-	-	-
Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,046,600	433,600	161,100	451,800	\$300 or more.....	0.2	-	-	0.4
Less than 40 percent.....	1.1	0.3	-	2.3	Median.....dollars..	71	79	71	66
40 to 49 percent.....	1.2	-	-	2.8	Mean.....dollars..	79	83	83	75
50 to 59 percent.....	1.5	-	1.7	2.9	No regular payments required.....	-	-	-	-
60 to 69 percent.....	5.6	1.9	0.9	10.9	Monthly Interest and Principal Payments on Total Mortgages				
70 to 79 percent.....	6.9	4.0	2.7	11.3	Regular monthly payments of interest and/or principal.....	100.0	100.0	100.0	100.0
80 to 89 percent.....	14.8	10.8	16.7	17.9	Less than \$70.....	45.6	37.8	47.0	50.5
90 to 94 percent.....	14.0	17.3	12.5	11.4	\$70 to \$79.....	11.0	11.3	11.1	10.7
95 to 99 percent.....	23.7	36.9	15.5	13.9	\$80 to \$89.....	9.7	11.7	6.6	9.1
100 percent or more.....	28.7	27.0	46.9	24.0	\$90 to \$99.....	7.7	10.5	6.1	6.1
Not reported.....	2.4	1.8	3.4	2.6	\$100 to \$119.....	10.7	15.4	8.3	8.2
Median.....	95	96	99	90	\$120 to \$149.....	9.1	8.0	14.3	8.5
Other properties.....	20,422	5,300	-	198,900	\$150 to \$174.....	3.3	4.9	3.5	2.1
Total Outstanding Debt as Percent of Value					\$175 to \$199.....	1.4	0.3	0.8	2.2
Less than 20 percent.....	11.7	1.8	5.7	19.8	\$200 to \$249.....	0.9	-	0.7	1.5
20 to 29 percent.....	7.9	1.5	6.7	12.6	\$250 to \$299.....	0.3	-	1.6	0.2
30 to 39 percent.....	7.5	1.8	6.6	11.6	\$300 or more.....	0.4	-	-	0.9
40 to 49 percent.....	8.9	3.7	9.8	12.3	Median.....dollars..	74	80	72	69
50 to 59 percent.....	9.3	10.3	7.5	9.0	Mean.....dollars..	83	85	86	81
60 to 69 percent.....	11.9	13.7	14.1	10.1	No regular payments required.....	-	-	-	-
70 to 79 percent.....	12.2	14.2	13.9	8.4	Current Status of First Mortgage Payments				
80 to 89 percent.....	10.2	16.7	15.7	4.4	Current or ahead of schedule.....	86.4	88.7	85.6	85.0
90 to 99 percent.....	12.0	24.9	9.1	4.0	Delinquent (30 days or more).....	12.8	10.6	11.9	14.4
100 percent or more.....	4.1	5.5	6.7	2.5	1 to 3 payments.....	8.6	8.1	9.4	8.7
Not reported.....	5.3	5.9	4.1	5.2	4 or more payments.....	4.2	2.5	2.5	5.7
Median.....	61	80	68	42	Foreclosure in process.....	1.0	1.9	1.7	0.2
MORTGAGE PAYMENTS AND OTHER EXPENSES					Foreclosure not in process.....	3.2	0.6	0.8	5.5
Method of Payment of First Mortgage					Not reported.....	0.9	0.7	2.5	0.6
Regular payments required.....	100.0	100.0	100.0	100.0	No regular payments required.....	-	-	-	-
Interest and principal.....	99.5	100.0	100.0	99.0					
Fully amortized.....	95.4	100.0	98.3	91.5					
Partially amortized.....	4.1	-	1.7	7.5					
Principal only.....	0.4	-	-	0.8					
Fully amortized.....	0.3	-	-	0.6					
Partially amortized.....	0.1	-	-	0.2					
Interest only.....	0.1	-	-	0.2					
No regular payment required.....	-	-	-	-					

Table 2. Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All properties	Properties with—		
		FHA first mortgage	VA first mortgage	Conventional first mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES --Continued				
Selected Monthly Housing Costs				
Acquired before 1970.....	1,099,800	349,500	149,100	601,200
Less than \$50.....	0.7	-	-	1.3
\$50 to \$59.....	1.5	-	-	2.7
\$60 to \$69.....	1.2	0.8	-	1.8
\$70 to \$79.....	2.4	0.7	0.9	3.7
\$80 to \$89.....	4.9	2.3	3.6	6.7
\$90 to \$99.....	5.7	3.4	2.7	7.8
\$100 to \$119.....	12.7	12.1	17.4	11.9
\$120 to \$149.....	20.6	22.1	26.6	18.1
\$150 to \$174.....	13.1	19.9	13.5	9.1
\$175 to \$199.....	8.4	10.6	7.1	7.4
\$200 to \$224.....	7.2	9.1	11.6	5.0
\$225 to \$249.....	3.5	3.9	0.9	3.9
\$250 to \$274.....	2.5	1.9	0.9	3.2
\$275 to \$299.....	2.4	2.4	1.8	2.5
\$300 or more.....	3.2	1.1	7.5	3.4
Not reported.....	10.0	9.8	5.4	11.3
Median.....dollars..	143	154	145	133
Acquired 1970 and 1971 (part).....	151,000	89,400	12,000	49,600
Real Estate Tax				
Acquired before 1970.....	1,099,800	349,500	149,100	601,200
Less than \$100.....	17.5	6.8	4.3	27.0
\$100 to \$199.....	21.3	22.6	22.1	20.4
\$200 to \$299.....	17.1	20.5	20.3	14.3
\$300 to \$349.....	8.1	11.0	10.7	5.8
\$350 to \$399.....	6.3	10.3	2.7	4.8
\$400 to \$449.....	4.7	6.5	7.1	3.1
\$450 to \$499.....	3.6	5.5	5.4	2.1
\$500 to \$549.....	4.2	4.2	8.0	3.3
\$550 to \$599.....	2.1	3.1	0.9	1.8
\$600 to \$699.....	3.2	2.7	6.2	2.7
\$700 to \$799.....	1.9	1.9	0.9	2.2
\$800 or more.....	6.9	5.0	10.4	7.1
Not reported.....	3.1	-	0.9	5.4
Median.....dollars..	256	300	313	199
Acquired 1970 and 1971 (part).....	151,000	89,400	12,000	49,600
Interest and Principal Payments on First Mortgage as Percent of Income				
Regular payments of interest and/or principal.....	100.0	100.0	100.0	100.0
Less than 5 percent.....	6.6	5.7	11.5	6.0
5 to 9 percent.....	32.4	34.5	34.8	30.4
10 to 14 percent.....	26.4	28.0	28.0	24.9
15 to 19 percent.....	12.2	10.6	13.0	13.1
20 to 24 percent.....	6.0	5.1	3.3	7.3
25 to 29 percent.....	3.8	3.0	2.5	4.5
30 to 34 percent.....	2.2	2.4	0.9	2.3
35 to 39 percent.....	0.6	0.3	-	1.0
40 to 49 percent.....	1.1	1.2	-	1.2
50 percent or more.....	1.7	1.5	1.7	1.9
Not reported or not computed.....	6.9	7.5	4.4	7.2
Median.....	11	11	10	11
No regular payments required.....	-	-	-	-
Real Estate Tax per \$1,000 Value				
Acquired before 1970.....	1,099,800	349,500	149,100	601,200
Less than \$10.....	15.6	9.2	7.8	21.2
\$10 to \$14.....	15.5	13.5	17.3	16.2
\$15 to \$19.....	15.4	17.4	17.8	13.7
\$20 to \$24.....	15.8	24.1	15.1	11.3
\$25 to \$29.....	9.7	12.7	13.6	7.0
\$30 to \$39.....	6.9	7.6	8.2	6.3
\$40 to \$49.....	4.5	2.7	6.4	5.1
\$50 to \$59.....	2.9	3.1	4.5	2.4
\$60 or more.....	2.9	2.7	3.9	2.8
Not reported or not computed.....	10.7	7.1	5.4	14.1
Median.....dollars..	19	21	21	17
Acquired 1970 and 1971 (part).....	151,000	89,400	12,000	49,600

United States	All properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES --Continued				
Real Estate Tax as Percent of Income				
Acquired before 1970.....	1,099,800	349,500	149,100	601,200
Less than 1.0 percent.....	8.8	2.6	2.5	14.0
1.0 to 1.9 percent.....	18.8	22.5	21.1	16.1
2.0 to 2.9 percent.....	19.0	23.3	19.9	16.3
3.0 to 3.9 percent.....	13.3	13.5	24.3	10.4
4.0 to 4.9 percent.....	7.8	9.9	2.8	7.8
5.0 to 7.4 percent.....	9.6	8.9	11.7	9.5
7.5 to 9.9 percent.....	4.7	4.9	2.7	5.0
10.0 percent or more.....	6.0	5.8	8.4	5.6
Not reported or not computed.....	12.0	8.6	6.5	15.2
Median.....	2.8	2.8	3.1	2.7
Acquired 1970 and 1971 (part).....	151,000	89,400	12,000	49,600
Selected Annual Housing Costs as Percent of Income				
Acquired before 1970.....	1,099,800	349,500	149,100	601,200
Less than 5 percent.....	0.2	0.4	-	0.2
5 to 9 percent.....	4.6	4.5	7.1	4.0
10 to 14 percent.....	17.5	17.3	22.1	16.5
15 to 19 percent.....	16.6	18.9	21.3	14.0
20 to 24 percent.....	14.2	16.5	15.3	12.6
25 to 29 percent.....	9.6	5.7	11.3	11.5
30 to 34 percent.....	6.9	8.0	2.7	7.3
35 to 39 percent.....	2.6	3.1	1.1	2.7
40 to 49 percent.....	3.9	3.0	5.4	4.0
50 percent or more.....	7.1	5.7	2.6	9.0
Not reported or not computed.....	16.8	16.9	11.0	18.2
Median.....	20	20	18	22
Acquired 1970 and 1971 (part).....	151,000	89,400	12,000	49,600
PROPERTY CHARACTERISTICS				
Location by Size of Place				
Inside SMSA's.....	83.9	92.9	94.3	75.3
1,000,000 or more.....	18.7	25.6	23.3	12.9
250,000 to 999,999.....	27.8	30.2	33.1	25.0
50,000 to 249,999.....	19.2	22.7	19.2	16.8
10,000 to 49,999.....	7.0	5.1	7.4	8.2
Less than 10,000 and rural.....	11.2	9.3	11.3	12.5
Outside SMSA's.....	16.1	7.1	5.7	24.7
10,000 or more.....	6.0	5.0	2.6	7.5
2,500 to 9,999.....	2.7	1.2	0.9	4.1
Less than 2,500 and rural.....	7.4	0.8	2.3	13.2
Manner of Acquisition				
By purchase.....	98.1	100.0	100.0	96.4
Placed one new mortgage.....	83.1	92.1	84.7	76.6
Placed two or more new mortgages.....	3.3	0.6	-	5.9
Assumed mortgage(s) already on property.....	7.2	6.4	14.5	6.0
Assumed mortgage already on property and placed new mortgage.....	1.4	0.6	0.8	2.1
All cash.....	1.9	-	-	3.6
Borrowed other than with mortgage.....	1.1	-	-	2.2
Other.....	0.1	0.3	-	-
Not by purchase.....	1.8	-	-	3.4
Inheritance or gift.....	1.8	-	-	3.4
Other.....	-	-	-	-
Not reported.....	0.1	-	-	0.2
Source of Downpayment				
Purchased 1965 to 1971 (part).....	681,800	327,800	79,800	274,200
Sale of previous home.....	5.0	2.8	1.6	8.6
Sale of other real property or other investments.....	0.6	1.3	-	-
Savings.....	56.1	65.7	54.8	44.9
Borrowing other than mortgage on this property.....	4.4	5.8	-	4.1
Gift.....	0.9	1.6	-	0.4
Land on which structure was built.....	3.1	0.4	-	7.1
Other.....	1.4	0.8	-	2.4
No downpayment required.....	15.3	11.1	29.9	16.1
Not reported.....	13.2	10.6	13.5	16.3
Other properties.....	569,000	111,100	81,300	376,500



Table 2. Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971—Continued

[Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with—				United States	Properties with—			
	All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage		All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
PROPERTY CHARACTERISTICS--Continued					PROPERTY CHARACTERISTICS--Continued				
Land and Building Acquisition					Purchase Price as Percent of Value				
During same 12-month period.....	81.0	86.4	81.5	77.2	Acquired by purchase.....				
Acquired land previously.....	7.7	1.7	1.6	13.2	1,227,200	438,900	161,100	627,200	
Land not owned by building owner.....	2.1	2.1	5.0	1.4	517,600	255,200	66,500	195,900	
Not reported.....	9.2	9.7	12.0	8.2	Less than 80 percent.....	17.4	10.4	13.9	
Year Property Acquired					80 to 89 percent.....	20.3	16.8	22.4	
1969 to 1971 (part).....	24.6	39.0	19.2	16.2	90 to 94 percent.....	11.8	14.8	14.6	
1967 and 1968.....	17.1	19.2	22.1	14.5	95 to 99 percent.....	9.5	14.8	8.0	
1965 and 1966.....	13.3	16.5	8.3	12.4	100 percent or more.....	38.1	41.2	37.1	
1960 to 1964.....	24.8	19.0	24.9	28.8	Not reported.....	2.8	2.0	4.0	
1955 to 1959.....	11.4	3.9	20.8	14.1	Median.....	94	97	94	
1950 to 1954.....	4.7	1.8	4.8	6.6	Purchased 1960 to 1966.....	469,100	155,800	53,400	
1949 or earlier.....	4.0	0.6	-	7.3	Less than 60 percent.....	12.2	3.4	7.4	
Not reported.....	-	-	-	-	60 to 79 percent.....	30.7	36.7	34.9	
Year Built					80 to 89 percent.....	20.6	23.0	20.4	
1969 and 1970 (part).....	2.8	4.4	1.7	2.0	90 to 99 percent.....	13.3	10.9	19.9	
1967 and 1968.....	4.3	3.5	5.2	4.6	100 percent or more.....	12.9	11.8	12.4	
1965 and 1966.....	3.7	2.1	5.0	4.5	Not reported.....	10.4	14.2	5.0	
1960 to 1964.....	10.7	9.1	6.5	12.8	Median.....	80	81	82	
1950 to 1959.....	24.7	27.4	33.2	20.7	Purchased 1959 or earlier.....	240,500	27,900	41,300	
1940 to 1949.....	14.5	13.9	17.4	14.2	Less than 40 percent.....	20.7	-	3.2	
1939 or earlier.....	32.0	32.7	20.2	34.5	40 to 59 percent.....	14.4	23.7	6.6	
Not reported.....	7.3	6.8	10.8	6.8	60 to 79 percent.....	33.6	28.5	28.1	
Rooms					80 to 99 percent.....	14.5	23.9	42.7	
4 rooms or less.....	11.4	6.9	4.9	16.0	100 percent or more.....	11.8	23.8	16.2	
5 rooms.....	27.5	29.5	36.0	24.1	Not reported.....	4.9	-	3.3	
6 rooms.....	31.7	35.9	29.2	29.6	Median.....	67	...	84	
7 rooms.....	12.9	14.3	13.8	11.8	Not acquired by purchase.....	23,600	-	-	
8 rooms.....	8.7	7.7	11.0	8.8	Purchase Price-Income Ratio				
9 rooms or more.....	5.9	4.6	4.2	7.2	Acquired by purchase 1967 to 1971				
Not reported.....	1.8	1.2	0.8	2.6	(part).....	517,600	255,200	66,500	
Median.....	5.8	5.8	5.7	5.7	Less than 1.0.....	16.7	12.4	10.5	
Purchase Price					1.0 to 1.4.....	26.6	31.1	32.5	
Properties acquired by purchase					1.5 to 1.9.....	23.1	22.6	13.7	
1967 to 1971 (part).....					2.0 to 2.4.....	10.2	7.8	18.5	
Less than \$5,000.....	517,600	255,200	66,500	195,900	2.5 to 2.9.....	7.2	7.8	10.1	
\$5,000 to \$7,499.....	6.1	-	2.6	15.2	3.0 to 3.4.....	2.9	2.6	6.0	
\$7,500 to \$9,999.....	8.2	4.7	-	15.5	3.5 to 3.9.....	1.5	0.5	-	
\$10,000 to \$12,499.....	12.0	13.8	6.0	11.6	4.0 or more.....	5.7	8.5	2.0	
\$12,500 to \$14,999.....	16.6	19.1	9.8	15.5	Not reported or not computed.....	6.2	6.7	6.8	
\$14,500 to \$16,999.....	15.3	16.8	18.9	12.1	Median.....	1.5	1.5	1.6	
\$15,000 to \$17,499.....	10.8	14.5	10.8	6.0	Other properties.....				
\$17,500 to \$19,999.....	12.5	15.1	17.3	7.5	733,200	183,700	94,600	454,900	
\$20,000 to \$24,999.....	11.6	10.2	20.6	10.4	OWNER CHARACTERISTICS				
\$25,000 to \$29,999.....	3.1	3.3	7.8	1.3	Age of Principal Owner				
\$30,000 to \$34,999.....	0.7	1.0	-	0.7	Less than 25 years.....	1.4	3.1	2.0	
\$35,000 to \$39,999.....	1.1	-	2.1	2.2	25 to 34 years.....	18.0	26.5	21.9	
\$40,000 to \$49,999.....	-	-	-	-	35 to 44 years.....	30.1	35.2	29.7	
\$50,000 or more.....	0.5	0.5	-	0.7	45 to 54 years.....	25.6	22.0	36.5	
Not reported.....	1.5	1.0	4.0	1.3	55 to 64 years.....	17.3	9.4	9.1	
Median.....dollars..	13,600	14,300	17,500	11,100	65 years or over.....	6.1	3.0	0.9	
Other properties.....					Not reported.....	1.5	0.9	-	
733,200 183,700 94,600 454,900					Median.....	45	41	44	
Value					Race of Principal Owner				
Less than \$5,000.....	3.3	0.3	1.9	5.7	White.....	...	...	...	
\$5,000 to \$7,499.....	8.4	4.0	0.8	13.2	Negro.....	...	...	...	
\$7,500 to \$9,999.....	11.0	6.6	9.2	14.4	Other.....	...	...	...	
\$10,000 to \$12,499.....	15.6	17.8	14.6	14.4	Not reported.....	...	...	...	
\$12,500 to \$14,999.....	9.6	16.5	12.6	4.3					
\$15,000 to \$17,499.....	13.7	15.7	14.7	12.0					
\$17,500 to \$19,999.....	8.7	11.9	11.6	5.8					
\$20,000 to \$24,999.....	12.5	12.8	15.2	11.7					
\$25,000 to \$29,999.....	6.4	5.6	10.2	6.0					
\$30,000 to \$39,999.....	4.1	2.1	5.1	5.1					
\$40,000 to \$49,999.....	1.0	0.9	-	1.4					
\$50,000 or more.....	0.3	-	-	0.7					
Not reported.....	5.3	5.9	4.1	5.2					
Median.....dollars..	14,800	15,300	16,500	12,400					
Mean.....dollars..	15,500	15,900	17,200	14,900					

Table 2. **Government Insurance Status, Percent Distribution of 1-Unit Homeowner Properties With Negro Owner: 1971**—Continued

(Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Properties with—				United States	Properties with—			
	All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage		All proper- ties	FHA first mortgage	VA first mortgage	Conven- tional first mortgage
OWNER CHARACTERISTICS--Continued					OWNER CHARACTERISTICS--Continued				
Sex of Principal Owner					Persons in Household				
Male.....	80.0	80.9	91.4	76.6	1 person.....	5.1	3.0	4.1	6.9
Female.....	18.8	18.5	6.1	22.3	2 persons.....	19.0	16.4	21.7	20.0
Not reported.....	1.1	0.6	2.5	1.2	3 persons.....	15.9	15.5	19.1	15.4
					4 persons.....	18.6	21.4	20.2	16.3
					5 persons.....	11.1	12.3	16.1	9.1
					6 persons or more.....	26.6	28.4	18.1	27.6
					Not reported.....	3.6	3.0	0.7	4.8
					Median.....	3.9	4.1	3.7	3.8
Veteran Status					Income				
Veteran, total.....	43.1	38.5	84.4	36.0	Less than \$2,000.....	2.7	2.1	1.7	3.3
Vietnam conflict.....	5.1	4.0	17.4	2.7	\$2,000 to \$3,999.....	9.9	5.4	1.5	15.1
Korean conflict.....	10.5	11.5	21.5	7.1	\$4,000 to \$5,999.....	14.5	14.5	6.9	16.4
Korean conflict and World War II.....	1.5	1.2	4.8	0.8	\$6,000 to \$7,999.....	14.1	11.2	20.1	14.7
World War II.....	22.0	17.0	34.7	22.2	\$8,000 to \$9,999.....	15.2	16.0	17.4	14.1
World War I.....	0.8	0.3	-	1.3	\$10,000 to \$12,499.....	13.5	16.2	13.9	11.7
Other service.....	3.3	4.5	5.8	1.9	\$12,500 to \$14,999.....	7.8	8.8	9.9	6.6
Nonveteran.....	53.9	60.5	14.0	59.3	\$15,000 to \$19,999.....	10.0	13.1	15.8	6.4
Not reported.....	3.0	0.9	1.7	4.8	\$20,000 to \$24,999.....	2.9	2.4	4.9	2.8
					\$25,000 to \$34,999.....	1.7	2.5	2.5	1.0
					\$35,000 or more.....	0.7	0.3	1.0	0.9
					Not reported.....	6.9	7.5	4.4	7.2
					Median.....dollars..	8,700	9,600	10,000	7,600
					Mean.....dollars..	9,800	10,500	11,400	8,800





# Rental and Vacant 1-to-4-Housing-Unit Properties

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TABLE		page	TABLE		page
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Table 1a. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	6,969	4,025	2,944	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	1,754	489	1,265
Inside SMSA's.....	4,408	2,287	2,120	Less than \$5,000.....	378	214	164
1,000,000 or more.....	405	219	185	\$5,000 to \$7,499.....	275	96	179
250,000 to 999,999.....	1,010	537	473	\$7,500 to \$9,999.....	241	53	189
50,000 to 249,999.....	1,217	615	602	\$10,000 to \$12,499.....	192	30	163
10,000 to 49,999.....	743	348	395	\$12,500 to \$14,999.....	153	13	140
Less than 10,000 and rural.....	1,033	567	466	\$15,000 to \$17,499.....	122	15	107
Outside SMSA's.....	2,561	1,738	823	\$17,500 to \$19,999.....	99	17	82
10,000 or more.....	807	478	329	\$20,000 to \$24,999.....	104	15	89
2,500 to 9,999.....	588	408	180	\$25,000 to \$29,999.....	56	7	49
Less than 2,500 and rural.....	1,167	853	314	\$30,000 to \$34,999.....	36	3	33
Number of Housing Units				\$35,000 to \$39,999.....	19	5	14
1.....	5,312	3,157	2,155	\$40,000 to \$49,999.....	19	4	15
2.....	1,118	612	506	\$50,000 or more.....	14	1	13
3.....	295	152	143	Not reported.....	43	16	27
4.....	244	104	140	Median.....dollars..	9,600	5,600	11,300
Number of Buildings				Other properties.....	5,215	3,536	1,678
1.....	6,572	3,825	2,747	Value			
2 to 4.....	397	200	197	Less than \$5,000.....	879	776	103
Not reported.....	-	-	-	\$5,000 to \$7,499.....	923	699	224
Manner of Acquisition				\$7,500 to \$9,999.....	700	455	245
By purchase.....	5,789	2,907	2,883	\$10,000 to \$12,499.....	905	518	387
Placed one new mortgage.....	2,839	965	1,874	\$12,500 to \$14,999.....	454	189	265
Placed two or more new mortgages.....	129	26	103	\$15,000 to \$17,499.....	598	288	310
Assumed mortgage(s) already on property.....	941	186	755	\$17,500 to \$19,999.....	381	130	251
Assumed mortgage already on property and placed new mortgage.....	96	16	80	\$20,000 to \$24,999.....	572	236	336
All cash.....	1,498	1,452	47	\$25,000 to \$29,999.....	374	129	245
Borrowed other than with mortgage.....	242	225	18	\$30,000 to \$39,999.....	356	121	235
Other.....	43	37	6	\$40,000 to \$49,999.....	150	50	100
Not by purchase.....	1,101	1,042	59	\$50,000 to \$74,999.....	107	36	70
Inheritance or gift.....	1,058	1,002	56	\$75,000 to \$99,999.....	18	8	11
Other.....	43	39	3	\$100,000 or more.....	19	11	9
Not reported.....	79	77	2	Not reported.....	532	380	152
Land and Building Acquisition				Median.....dollars..	11,900	9,400	16,300
During same 12-month period.....	6,050	3,381	2,669	Mean.....dollars..	15,000	12,100	18,800
Acquired land previously.....	519	409	111	Value Per Housing Unit			
Land not owned by building owner.....	72	49	23	Less than \$5,000.....	1,198	1,000	198
Not reported.....	327	187	141	\$5,000 to \$7,499.....	1,181	823	358
Year Property Acquired				\$7,500 to \$9,999.....	848	489	360
1969 to 1971 (part).....	1,267	514	753	\$10,000 to \$12,499.....	898	467	431
1967 and 1968.....	867	341	526	\$12,500 to \$14,999.....	485	181	305
1965 and 1966.....	751	316	435	\$15,000 to \$17,499.....	513	220	293
1960 to 1964.....	1,349	697	652	\$17,500 to \$19,999.....	317	96	221
1955 to 1959.....	881	557	325	\$20,000 to \$24,999.....	434	167	267
1950 to 1954.....	688	527	162	\$25,000 to \$34,999.....	346	112	234
1949 or earlier.....	1,166	1,074	92	\$35,000 to \$49,999.....	140	52	88
Not reported.....	-	-	-	\$50,000 or more.....	76	38	38
Year Built				Not reported.....	532	380	152
1969 and 1970 (part).....	71	16	56	Median.....dollars..	10,000	7,500	12,900
1967 and 1968.....	106	23	83	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	154	37	118	Acquired before 1970 <sup>1</sup> .....	5,256	3,041	2,216
1960 to 1964.....	440	145	295	Less than \$50.....	1,219	971	248
1950 to 1959.....	1,259	532	726	\$50 to \$59.....	482	328	153
1940 to 1949.....	997	593	404	\$60 to \$69.....	509	334	175
1939 or earlier.....	3,711	2,567	1,144	\$70 to \$79.....	442	269	173
Not reported.....	231	113	118	\$80 to \$89.....	339	179	160
				\$90 to \$99.....	219	100	119
				\$100 to \$119.....	474	193	281
				\$120 to \$149.....	439	155	284
				\$150 to \$174.....	219	67	152
				\$175 to \$199.....	83	17	66
				\$200 to \$249.....	101	30	70
				\$250 to \$299.....	42	8	34
				\$300 or more.....	46	16	30
				No rental receipts.....	112	94	18
				Not reported.....	531	279	252
				Median.....dollars..	72	61	95
				Mean.....dollars..	84	69	104
				Acquired 1970 and 1971 (part).....	519	173	347

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1a. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	5,792	2,909	2,882	Acquired before 1970.....	6,204	3,705	2,499
Purchased 1967 to 1971 (part).....	1,754	489	1,265	Less than \$10.....	760	512	248
Less than 80 percent.....	477	195	281	\$10 to \$14.....	938	560	378
80 to 89 percent.....	353	56	297	\$15 to \$19.....	962	506	456
90 to 94 percent.....	177	25	151	\$20 to \$24.....	804	380	424
95 to 99 percent.....	118	14	104	\$25 to \$29.....	623	336	287
100 percent or more.....	575	179	396	\$30 to \$39.....	591	332	258
Not reported.....	55	19	36	\$40 to \$49.....	246	158	88
Median.....	91	87	91	\$50 to \$59.....	141	91	50
Purchased 1960 to 1966.....	1,779	709	1,070	\$60 or more.....	161	105	56
Less than 60 percent.....	284	162	121	Not reported or not computed.....	978	726	252
60 to 79 percent.....	507	181	326	Median.....dollars..	19	19	20
80 to 89 percent.....	325	104	221	Acquired 1970 and 1971 (part).....	765	320	445
90 to 99 percent.....	172	52	119				
100 percent or more.....	294	145	148				
Not reported.....	198	64	134	Real Estate Tax as Percent of Rental Receipts			
Median.....	80	78	81	Acquired before 1970 <sup>1</sup> .....	5,256	3,041	2,216
Purchased 1959 or earlier.....	2,259	1,711	547	Less than 5 percent.....	85	59	27
Less than 40 percent.....	433	377	56	5 to 9 percent.....	400	274	126
40 to 59 percent.....	425	337	88	10 to 14 percent.....	744	456	287
60 to 79 percent.....	519	353	166	15 to 19 percent.....	785	421	363
80 to 99 percent.....	289	170	119	20 to 24 percent.....	675	352	323
100 percent or more.....	236	175	61	25 to 29 percent.....	482	227	255
Not reported.....	356	299	57	30 to 34 percent.....	312	170	141
Median.....	64	60	72	35 to 39 percent.....	214	114	101
Not acquired by purchase.....	1,179	1,119	61	40 percent or more.....	634	358	276
				Not reported or not computed.....	924	609	315
Rental Receipts as Percent of Value				Median.....	21	20	22
Acquired before 1970 <sup>1</sup> .....	5,256	3,041	2,216	Acquired 1970 and 1971 (part).....	519	173	347
Less than 5 percent.....	368	223	145				
5 to 9 percent.....	1,772	945	827	Selected Owner Expenses as Percent of Rental Receipts			
10 to 14 percent.....	1,513	834	679	Acquired before 1970 <sup>1</sup> .....	5,256	3,041	2,216
15 to 19 percent.....	394	270	124	Less than 20 percent.....	794	793	-
20 to 24 percent.....	159	106	53	20 to 29 percent.....	719	709	10
25 to 29 percent.....	48	31	16	30 to 39 percent.....	422	404	19
30 to 39 percent.....	60	47	13	40 to 49 percent.....	263	210	53
40 percent or more.....	35	31	4	50 to 59 percent.....	218	114	104
Not reported or not computed.....	907	553	354	60 to 69 percent.....	243	64	180
Median.....	10	10	9	70 to 79 percent.....	289	36	253
Acquired 1970 and 1971 (part).....	519	173	347	80 to 89 percent.....	296	26	270
				90 to 99 percent.....	230	22	207
Rental Vacancy Losses as Percent of Potential Receipts				100 to 109 percent.....	189	22	167
Acquired before 1970 <sup>1</sup> .....	5,256	3,041	2,216	110 percent or more.....	702	56	646
Less than 1.0 percent.....	2,476	1,469	1,007	Not reported or not computed.....	890	584	306
1.0 to 2.9 percent.....	31	12	19	Median.....	49	26	93
3.0 to 4.9 percent.....	86	45	40	Acquired 1970 and 1971 (part).....	519	173	347
5.0 to 6.9 percent.....	43	17	26				
7.0 to 8.9 percent.....	139	76	64	OWNER CHARACTERISTICS			
9.0 to 10.9 percent.....	62	28	34	Type of Owner			
11.0 to 12.9 percent.....	40	22	19	Individual.....	6,210	3,581	2,630
13.0 to 14.9 percent.....	43	18	26	Partnership.....	218	106	112
15 percent or more.....	752	437	315	Real estate corporation.....	179	73	107
Not reported or not computed.....	1,583	916	667	Real estate investment trust.....	13	4	9
Median.....	0.7	0.7	0.7	Financial institution.....	27	19	8
Acquired 1970 and 1971 (part).....	519	173	347	Housing cooperative organization.....	-	-	-
				Other.....	283	214	69
RECURRING EXPENSES				Not reported.....	38	29	10
Real Estate Tax Per Housing Unit							
Acquired before 1970.....	6,204	3,705	2,499				
Less than \$100.....	1,702	1,345	358				
\$100 to \$199.....	1,473	894	579				
\$200 to \$299.....	970	477	493				
\$300 to \$349.....	371	165	206				
\$350 to \$399.....	253	96	157				
\$400 to \$449.....	215	83	132				
\$450 to \$499.....	132	50	82				
\$500 to \$549.....	127	53	74				
\$550 to \$599.....	88	30	57				
\$600 to \$699.....	135	42	93				
\$700 to \$799.....	88	23	66				
\$800 or more.....	202	84	118				
Not reported.....	448	364	85				
Median.....dollars..	179	136	254				
Acquired 1970 and 1971 (part).....	765	320	445				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	2,944	2,781	163	445	425	20	296	280	16	2,203	2,074	127
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	2,781	2,781	-	425	425	-	280	280	-	2,076	2,076	-
2.....	159	-	159	20	-	20	16	-	16	123	-	123
3 or more.....	4	-	4	-	-	-	-	-	-	4	-	4
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	2,784	2,623	161	445	425	20	294	279	16	2,044	1,919	125
Contract to purchase.....	160	158	2	-	-	-	1	1	-	159	157	2
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	1,636	1,562	74	223	219	4	116	115	1	1,297	1,228	70
Mortgage assumed at time property acquired.....	779	704	75	216	200	16	178	163	15	385	342	44
Mortgage placed later than acquisition of property.....	529	515	14	7	7	-	2	2	-	521	506	14
Refinanced mortgage: Same lender.....	243	237	5	3	3	-	2	2	-	238	233	5
Different lender.....	116	110	6	4	4	-	-	-	-	112	106	6
Mortgage placed on a property owned free and clear of debt.....	170	167	3	-	-	-	-	-	-	170	167	3
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	529	515	14	7	7	-	2	2	-	521	506	14
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	35	34	1	1	1	-	-	-	-	34	33	1
Secure better terms.....	47	45	1	2	2	-	1	1	-	44	43	1
Provide funds for additions, improvements, or repairs to this property.....	137	129	9	-	-	-	-	-	-	137	129	9
Provide funds for investment in other real estate.....	133	131	2	-	-	-	-	-	-	133	131	2
Provide funds for other types of investments.....	26	26	-	1	1	-	-	-	-	25	25	-
Provide funds for educational or medical expenses.....	17	17	-	-	-	-	-	-	-	17	17	-
Other reasons.....	61	61	-	-	-	-	-	-	-	61	60	-
Not reported.....	74	72	1	3	3	-	-	-	-	71	70	1
Other properties.....	2,415	2,266	149	438	419	20	294	278	16	1,682	1,569	113
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	900	853	46	141	134	7	68	59	9	692	661	30
1967 and 1968.....	612	573	39	87	85	3	42	42	-	483	446	37
1965 and 1966.....	480	454	26	57	55	2	32	29	3	391	370	21
1960 to 1964.....	661	616	45	79	76	3	65	61	4	517	479	38
1955 to 1959.....	220	216	4	50	47	3	65	65	-	105	104	1
1950 to 1954.....	62	60	3	27	24	2	23	23	-	13	13	-
1949 or earlier.....	9	9	-	5	5	-	2	2	-	3	3	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	418	404	14	16	14	2	12	12	-	391	378	12
\$5,000 to \$7,499.....	494	474	20	52	49	3	38	38	-	404	387	17
\$7,500 to \$9,999.....	460	450	10	86	86	-	70	67	3	304	296	7
\$10,000 to \$12,499.....	475	448	27	113	107	6	70	66	4	292	275	17
\$12,500 to \$14,999.....	307	290	16	67	64	3	42	40	3	197	187	11
\$15,000 to \$17,499.....	278	258	20	53	49	4	29	27	2	196	182	14
\$17,500 to \$19,999.....	129	121	8	27	27	-	16	15	1	85	80	6
\$20,000 to \$24,999.....	187	168	19	21	20	1	13	10	3	153	138	15
\$25,000 to \$29,999.....	82	68	14	6	6	-	4	4	-	72	58	14
\$30,000 to \$39,999.....	72	59	13	2	2	-	2	2	-	68	55	13
\$40,000 to \$49,999.....	25	24	1	1	1	-	-	-	-	25	24	1
\$50,000 to \$74,999.....	13	12	1	-	-	-	-	-	-	12	12	1
\$75,000 to \$99,999.....	6	6	-	-	-	-	-	-	-	6	6	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	10,500	10,300	13,900	11,500	11,400	...	10,900	10,800	...	10,000	9,700	14,800
Mean.....dollars..	12,100	11,800	15,600	12,200	12,200	...	11,800	11,600	...	12,100	11,800	16,400



Table 2a. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	993	959	34	75	69	6	77	77	-	841	813	29
\$5,000 to \$7,499.....	445	430	15	60	58	2	60	57	3	325	315	10
\$7,500 to \$9,999.....	404	383	21	85	82	3	46	43	3	273	258	15
\$10,000 to \$12,499.....	309	291	18	91	88	3	30	29	1	189	175	14
\$12,500 to \$14,999.....	253	240	12	55	52	3	37	34	3	160	154	6
\$15,000 to \$17,499.....	168	154	14	34	32	2	21	20	1	113	102	11
\$17,500 to \$19,999.....	114	104	10	27	27	-	9	7	1	78	70	8
\$20,000 to \$24,999.....	124	107	17	14	12	1	9	7	3	101	88	13
\$25,000 to \$29,999.....	63	52	11	4	4	-	5	5	-	54	43	11
\$30,000 to \$39,999.....	48	39	9	-	-	-	1	1	-	46	37	9
\$40,000 to \$49,999.....	16	15	1	1	1	-	-	-	-	16	14	1
\$50,000 to \$74,999.....	6	6	-	-	-	-	-	-	-	6	6	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	7,500	11,500	10,100	10,100	...	8,000	7,800	...	6,900	6,700	11,600
Mean.....dollars..	9,400	9,200	13,400	10,400	10,400	...	9,200	9,000	...	9,200	8,900	14,100

Total Mortgage Outstanding Debt

Less than \$5,000.....	985	959	26	73	69	4	77	77	-	834	813	22
\$5,000 to \$7,499.....	441	430	11	59	58	1	60	57	3	322	315	7
\$7,500 to \$9,999.....	394	383	11	83	82	2	44	43	1	266	258	8
\$10,000 to \$12,499.....	302	291	11	89	88	2	30	29	1	182	175	8
\$12,500 to \$14,999.....	260	240	19	57	52	5	34	34	-	169	154	14
\$15,000 to \$17,499.....	164	154	11	35	32	3	21	20	1	108	102	6
\$17,500 to \$19,999.....	115	104	11	28	27	2	7	7	-	79	70	9
\$20,000 to \$24,999.....	128	107	21	14	12	2	13	7	6	101	88	13
\$25,000 to \$29,999.....	72	52	20	4	4	-	7	5	3	60	43	17
\$30,000 to \$39,999.....	55	39	16	-	-	-	1	1	-	54	37	16
\$40,000 to \$49,999.....	20	15	5	1	1	-	-	-	-	19	14	5
\$50,000 to \$74,999.....	8	6	2	-	-	-	-	-	-	8	6	2
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	7,500	15,900	10,200	10,100	...	8,000	7,800	...	7,000	6,700	17,000
Mean.....dollars..	9,600	9,200	17,600	10,500	10,400	...	9,400	9,000	...	9,500	8,900	18,500

Interest Rate on First Mortgage

Less than 5.0 percent.....	271	261	10	72	66	6	152	149	3	47	46	1
5.0 percent.....	59	57	2	7	6	1	3	3	-	48	48	1
5.1 to 5.9 percent.....	511	482	29	244	233	11	88	79	8	180	170	10
6.0 percent.....	762	725	36	45	44	2	31	31	-	685	650	35
6.1 to 6.4 percent.....	83	79	4	-	-	-	-	-	-	83	79	4
6.5 to 6.9 percent.....	395	361	34	16	16	-	5	2	3	375	343	31
7.0 percent.....	281	264	17	5	5	-	2	2	-	274	257	17
7.1 to 7.4 percent.....	68	62	6	-	-	-	-	-	-	68	62	6
7.5 to 7.9 percent.....	185	176	9	36	36	-	9	7	2	139	133	6
8.0 percent.....	171	160	11	1	1	-	3	3	-	167	156	11
8.1 to 8.4 percent.....	12	11	-	-	-	-	-	-	-	12	11	-
8.5 to 8.9 percent.....	79	75	4	19	19	-	3	3	-	57	53	4
9.0 percent.....	19	19	-	-	-	-	-	-	-	19	19	-
9.1 to 9.9 percent.....	15	15	-	-	-	-	-	-	-	15	15	-
10.0 percent or more.....	34	34	-	-	-	-	-	-	-	34	34	-
Median.....	6.0	6.0	6.6	5.6	5.6	...	4.9	4.7	...	6.7	6.7	6.8

Term of First Mortgage

Less than 8 years.....	234	228	6	-	-	-	1	1	-	233	227	6
8 to 12 years.....	498	482	16	-	-	-	3	3	-	495	479	16
13 to 17 years.....	454	435	19	9	9	-	4	4	-	441	422	19
18 to 22 years.....	564	535	29	34	33	1	25	22	2	505	479	26
23 to 27 years.....	533	485	48	120	112	8	88	88	-	324	285	40
28 to 32 years.....	555	514	41	266	257	10	175	161	14	114	96	17
33 to 37 years.....	17	16	2	13	11	2	-	-	-	4	4	-
38 years or more.....	14	14	-	4	4	-	-	-	-	10	10	-
No stated term.....	76	72	4	-	-	-	-	-	-	76	72	4
Median.....	20.1	19.9	24.0	29.1	29.1	...	28.7	28.6	...	16.7	16.4	22.0

Holder of First Mortgage

Commercial bank or trust company.....	459	442	18	65	60	5	24	22	2	370	359	11
Mutual savings bank.....	265	249	15	77	75	2	87	80	7	100	94	6
Savings and loan association.....	1,250	1,161	89	83	79	4	63	63	-	1,104	1,019	85
Life insurance company.....	195	186	10	85	81	4	65	60	4	46	45	1
Mortgage company.....	42	38	4	13	13	-	7	5	1	22	20	2
Federal agency.....	111	108	3	43	42	2	22	21	1	46	46	-
Federal National Mortgage Association.....	86	86	-	59	59	-	27	27	-	1	1	-
Real estate or construction company.....	25	25	-	-	-	-	-	-	-	25	25	-
Individual or individual's estate.....	425	405	20	-	-	-	-	-	-	425	405	20
Other.....	85	80	4	21	18	3	1	1	-	63	61	1

Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
				First mortgage only			First mortgage only					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued												
Location of First Mortgage Holder												
Property in Northeast region.....	381	366	15	36	36	-	21	21	1	324	310	14
Lender in Northeast.....	371	356	15	31	31	-	21	20	1	320	306	14
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	10	10	-	5	5	-	1	1	-	4	4	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	735	722	13	85	83	2	44	44	-	606	595	11
Lender in Northeast.....	44	44	-	22	22	-	16	16	-	6	6	-
Lender in North Central.....	633	620	13	41	39	2	22	22	-	570	559	11
Lender in South.....	52	52	-	21	21	-	7	7	-	24	24	-
Lender in West.....	5	5	-	1	1	-	-	-	-	4	4	-
Lender outside United States.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-
Property in South region.....	1,053	997	56	184	172	12	151	145	6	718	680	38
Lender in Northeast.....	152	143	9	64	60	4	75	71	4	12	12	-
Lender in North Central.....	24	23	1	9	8	1	9	9	-	6	6	-
Lender in South.....	872	828	44	109	103	6	64	64	-	699	662	38
Lender in West.....	3	2	1	-	-	-	3	1	1	-	-	-
Lender outside United States.....	1	1	-	1	1	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	775	695	80	141	135	6	79	70	9	555	491	64
Lender in Northeast.....	97	88	8	47	46	1	43	36	7	6	6	-
Lender in North Central.....	14	13	1	8	7	1	3	3	-	4	4	-
Lender in South.....	60	58	2	37	37	-	15	14	1	8	8	1
Lender in West.....	603	534	69	49	45	4	19	17	1	535	472	63
Lender outside United States.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage												
Holder.....	2,265	2,137	129	150	143	8	94	90	3	2,021	1,903	118
Agent.....	679	644	34	295	283	12	202	189	13	182	172	10
Holder's Acquisition of First Mortgage												
Originated by holder.....	2,231	2,107	124	159	151	7	95	89	6	1,977	1,867	110
Purchased from present servicer.....	441	423	18	228	222	6	135	131	4	78	70	8
Purchased from someone else.....	221	202	19	56	50	6	62	57	5	103	95	8
Not reported.....	50	49	1	3	3	-	3	3	-	44	43	1
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,400	2,254	146	438	419	20	294	278	16	1,668	1,557	111
Less than 40 percent.....	59	53	6	8	7	1	7	7	-	44	39	5
40 to 49 percent.....	43	38	5	5	4	2	3	3	-	35	31	3
50 to 59 percent.....	152	131	21	11	10	1	7	6	1	133	115	18
60 to 69 percent.....	265	242	22	23	23	-	16	12	3	226	207	19
70 to 79 percent.....	443	409	35	61	56	6	35	32	3	347	321	26
80 to 89 percent.....	486	451	35	91	87	5	65	61	4	329	303	26
90 to 94 percent.....	263	254	8	74	70	4	47	45	1	142	139	3
95 to 99 percent.....	243	241	2	109	109	-	35	35	-	99	97	2
100 percent or more.....	342	336	6	41	40	1	61	58	3	240	238	3
Not reported.....	106	100	6	14	13	1	19	19	-	72	67	5
Median.....	83	84	74	90	91	...	90	90	...	80	81	72
Other properties.....	544	527	16	7	7	-	2	2	-	535	519	16
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,400	2,254	146	438	419	20	294	278	16	1,668	1,557	111
Less than 40 percent.....	53	53	-	7	7	-	7	7	-	39	39	-
40 to 49 percent.....	38	38	-	4	4	-	3	3	-	32	31	-
50 to 59 percent.....	131	131	-	10	10	-	6	6	-	115	115	-
60 to 69 percent.....	247	242	4	25	23	1	12	12	-	210	207	3
70 to 79 percent.....	423	409	14	56	56	-	32	32	-	335	321	14
80 to 89 percent.....	485	451	34	89	87	3	68	61	6	328	303	25
90 to 94 percent.....	284	254	30	71	70	-	47	45	1	167	139	28
95 to 99 percent.....	254	241	13	114	109	5	35	35	-	105	97	8
100 percent or more.....	381	336	45	49	40	8	66	58	8	266	238	28
Not reported.....	106	100	6	14	13	1	19	19	-	72	67	5
Median.....	85	84	92	91	91	...	91	90	...	82	81	92
Other properties.....	544	527	16	7	7	-	2	2	-	535	519	16



Table 2a. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	357	337	21	32	26	5	24	24	-	302	287	16
20 to 29 percent.....	283	274	9	14	13	1	25	25	-	244	236	8
30 to 39 percent.....	320	311	9	36	34	2	35	35	-	250	243	8
40 to 49 percent.....	333	304	29	36	34	1	31	30	1	266	240	27
50 to 59 percent.....	399	369	31	55	54	1	37	29	7	307	285	22
60 to 69 percent.....	437	406	32	87	83	4	50	44	6	300	278	22
70 to 79 percent.....	313	297	16	86	81	5	38	38	-	189	179	10
80 to 89 percent.....	190	185	4	45	45	-	26	25	1	119	116	3
90 to 99 percent.....	123	121	2	36	36	-	8	8	-	79	77	2
100 percent or more.....	36	36	-	8	8	-	2	2	-	25	25	-
Not reported.....	152	142	11	11	11	-	20	20	-	121	110	11
Median.....	52	52	52	65	65	...	56	55	...	49	49	50

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	350	337	14	29	26	3	24	24	-	298	287	11
20 to 29 percent.....	277	274	3	14	13	-	25	25	-	239	236	2
30 to 39 percent.....	318	311	7	35	34	1	35	35	-	249	243	6
40 to 49 percent.....	319	304	15	38	34	4	30	30	-	250	240	11
50 to 59 percent.....	387	369	19	54	54	-	33	29	4	300	285	15
60 to 69 percent.....	427	406	22	85	83	1	47	44	3	295	278	17
70 to 79 percent.....	321	297	24	82	81	2	40	38	3	199	179	20
80 to 89 percent.....	220	185	34	52	45	7	28	25	3	140	116	24
90 to 99 percent.....	130	121	9	37	36	1	10	8	1	83	77	7
100 percent or more.....	42	36	6	8	8	-	4	2	1	30	25	5
Not reported.....	152	142	11	11	11	-	20	20	-	121	110	11
Median.....	53	52	68	65	65	...	57	55	...	50	49	67

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	2,936	2,775	161	445	425	20	296	280	16	2,195	2,070	126
Interest and principal.....	2,883	2,723	159	445	425	20	296	280	16	2,142	2,018	124
Fully amortized.....	2,693	2,545	148	445	425	20	296	280	16	1,952	1,840	112
Partially amortized.....	189	178	11	-	-	-	-	-	-	189	178	11
Principal only.....	14	14	-	-	-	-	-	-	-	14	14	-
Fully amortized.....	10	10	-	-	-	-	-	-	-	10	10	-
Partially amortized.....	4	4	-	-	-	-	-	-	-	4	4	-
Interest only.....	40	38	2	-	-	-	-	-	-	40	38	2
No regular payment required.....	8	6	2	-	-	-	-	-	-	8	6	2

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	2,883	2,723	159	445	425	20	296	280	16	2,142	2,018	124
Real estate taxes and property insurance.....	1,274	1,199	75	439	420	20	261	248	13	575	532	43
With no other items.....	725	674	51	3	1	2	228	217	12	494	457	37
With other items.....	549	525	25	436	418	18	32	31	1	81	75	5
Real estate taxes only.....	316	298	18	-	-	-	21	21	-	295	277	18
Property insurance only.....	41	37	4	-	-	-	3	1	1	38	35	3
Other combinations or no other items.....	1,252	1,190	62	6	6	-	11	10	1	1,235	1,174	60
No regular payments of interest and principal...	61	57	4	-	-	-	-	-	-	61	57	4

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	2,936	2,775	161	445	425	20	296	280	16	2,195	2,070	126
Less than \$50.....	880	836	45	120	114	6	77	77	-	683	645	38
\$50 to \$59.....	416	398	18	58	57	1	63	60	3	296	281	14
\$60 to \$69.....	381	363	17	78	75	3	46	43	3	257	245	12
\$70 to \$79.....	269	257	12	44	43	2	26	25	1	199	189	10
\$80 to \$89.....	191	176	14	42	38	4	20	20	-	129	119	10
\$90 to \$99.....	178	168	9	41	40	2	23	20	3	114	108	5
\$100 to \$119.....	254	243	12	32	32	-	18	17	1	204	193	10
\$120 to \$149.....	172	159	14	22	19	3	14	13	1	136	126	10
\$150 to \$174.....	78	69	9	4	4	-	7	5	1	67	59	7
\$175 to \$199.....	31	28	4	-	-	-	1	-	1	30	28	2
\$200 to \$249.....	49	42	7	1	1	-	-	-	-	48	41	7
\$250 to \$299.....	12	12	-	1	1	-	-	-	-	11	11	-
\$300 or more.....	23	23	-	-	-	-	-	-	-	23	23	-
Median.....dollars.....	64	64	70	65	65	...	61	60	...	64	64	68
Mean.....dollars.....	76	76	84	70	70	...	69	67	...	79	78	84
No regular payments required.....	8	6	2	-	-	-	-	-	-	8	6	2

**Table 2a. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	2,935	2,774	161	445	425	20	296	280	16	2,194	2,068	126
Less than \$70.....	1,637	1,598	39	253	246	7	181	180	1	1,202	1,171	31
\$70 to \$79.....	267	257	11	43	43	-	26	25	1	198	189	9
\$80 to \$89.....	187	176	11	39	38	1	20	20	-	128	119	9
\$90 to \$99.....	182	168	14	40	40	-	22	20	2	120	108	11
\$100 to \$119.....	263	243	20	35	32	3	19	17	2	210	193	16
\$120 to \$149.....	175	159	16	24	19	4	16	13	3	135	126	9
\$150 to \$174.....	91	69	22	9	4	4	10	5	4	72	59	13
\$175 to \$199.....	32	26	5	-	-	-	1	-	1	30	26	4
\$200 to \$249.....	55	42	12	1	1	-	1	-	1	52	41	11
\$250 to \$299.....	20	12	8	1	1	-	-	-	-	19	11	8
\$300 or more.....	27	23	3	-	-	-	-	-	-	27	23	3
Median.....dollars..	62	60	106	61	60	...	57	54	...	63	61	101
Mean.....dollars..	79	76	125	72	70	...	71	67	...	81	78	126
No regular payments required.....	8	6	2	-	-	-	-	-	-	8	6	2
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	2,751	2,603	148	423	403	20	283	270	13	2,045	1,930	115
Delinquent (30 days or more).....	157	144	13	21	21	-	10	7	3	126	115	11
1 to 3 payments.....	106	100	7	18	18	-	7	6	1	81	75	5
4 or more payments.....	50	44	6	3	3	-	3	1	1	45	40	5
Foreclosure in process.....	11	8	3	2	2	-	1	1	-	7	5	3
Foreclosure not in process.....	40	36	3	1	1	-	1	-	1	37	35	2
Not reported.....	29	29	-	1	1	-	3	3	-	24	24	-
No regular payments required.....	8	6	2	-	-	-	-	-	-	8	6	2
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	2,499	2,360	139	358	344	15	257	247	10	1,884	1,770	114
Less than \$100.....	358	345	12	28	27	1	18	18	-	312	300	12
\$100 to \$199.....	579	553	26	70	67	3	66	64	2	443	421	22
\$200 to \$299.....	493	472	21	87	85	1	58	58	-	348	329	19
\$300 to \$349.....	206	197	9	45	44	1	23	23	-	138	130	8
\$350 to \$399.....	157	146	12	39	36	3	21	19	1	98	91	7
\$400 to \$449.....	132	124	9	25	23	1	21	19	3	86	82	5
\$450 to \$499.....	82	75	7	15	15	-	8	7	1	59	53	6
\$500 to \$549.....	74	66	7	9	8	1	6	6	1	58	53	5
\$550 to \$599.....	57	49	8	7	5	3	8	8	-	42	37	5
\$600 to \$699.....	93	85	7	10	10	-	9	8	1	74	68	6
\$700 to \$799.....	66	57	9	8	8	-	8	7	1	49	42	8
\$800 or more.....	118	109	8	15	15	-	10	10	-	93	85	8
Not reported.....	85	81	4	-	-	-	1	1	-	83	80	4
Median.....dollars..	254	251	347	293	290	...	276	270	...	241	237	316
Acquired 1970 and 1971 (part).....	445	421	24	87	82	5	39	33	6	319	306	13
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	2,214	2,087	127	308	293	15	229	220	9	1,677	1,574	103
Less than 20 percent.....	22	21	1	1	1	-	1	1	-	20	19	1
20 to 29 percent.....	49	44	6	6	5	1	4	4	-	40	35	4
30 to 39 percent.....	149	134	15	24	22	2	13	13	-	112	99	13
40 to 49 percent.....	300	282	18	50	50	-	45	42	3	205	190	16
50 to 59 percent.....	357	332	25	64	60	4	69	69	-	224	203	21
60 to 69 percent.....	294	279	15	57	55	1	29	27	3	208	197	11
70 to 79 percent.....	174	169	5	23	20	2	23	21	2	128	128	-
80 to 89 percent.....	109	105	5	12	11	1	7	5	1	90	89	2
90 to 99 percent.....	85	81	4	11	11	-	3	3	-	71	67	4
100 percent or more.....	405	391	14	20	20	-	15	15	-	370	356	14
Not reported or not computed.....	270	249	21	40	38	2	20	20	-	210	191	18
Median.....	63	63	55	58	58	...	56	55	...	66	67	54
Other properties.....	349	327	21	64	58	5	30	26	4	255	243	12

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	2,214	2,087	127	308	293	15	229	220	9	1,677	1,574	103
Less than 20 percent.....	21	21	-	1	1	-	1	1	-	19	19	-
20 to 29 percent.....	45	44	1	5	5	-	4	4	-	37	35	1
30 to 39 percent.....	138	134	3	24	22	1	13	13	-	101	99	2
40 to 49 percent.....	289	282	7	51	50	2	44	42	1	194	190	4
50 to 59 percent.....	346	332	14	60	60	-	69	69	-	218	203	14
60 to 69 percent.....	295	279	16	57	55	1	28	27	1	210	197	13
70 to 79 percent.....	187	169	18	23	20	3	21	21	-	143	128	15
80 to 89 percent.....	108	105	4	12	11	1	5	5	-	91	89	3
90 to 99 percent.....	87	81	6	11	11	-	6	3	3	70	67	4
100 percent or more.....	427	391	36	25	20	5	19	15	4	384	356	28
Not reported or not computed.....	270	249	21	40	38	2	20	20	-	210	191	18
Median.....	64	63	76	58	58	...	56	55	...	67	67	74
Other properties.....	349	327	21	64	58	5	30	26	4	255	243	12
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	2,499	2,360	139	358	344	15	257	247	10	1,884	1,770	114
Less than \$10.....	248	236	12	28	26	2	17	17	-	203	193	10
\$10 to \$14.....	378	365	13	63	63	-	46	44	1	269	258	11
\$15 to \$19.....	456	424	33	81	78	3	61	59	2	314	286	28
\$20 to \$24.....	424	399	25	70	64	6	42	42	-	312	293	19
\$25 to \$29.....	287	270	17	47	45	1	29	26	3	211	198	13
\$30 to \$39.....	258	240	19	35	32	2	29	25	5	194	183	11
\$40 to \$49.....	88	87	1	11	11	-	2	2	-	76	74	1
\$50 to \$59.....	50	49	2	5	5	-	7	7	-	38	37	2
\$60 or more.....	56	56	-	6	6	-	4	4	-	47	46	-
Not reported or not computed.....	252	234	18	14	14	-	20	20	-	219	200	18
Median.....dollars..	20	20	20	20	19	...	19	19	...	20	20	19
Acquired 1970 and 1971 (part).....	445	421	24	87	82	5	39	33	6	319	306	13
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	2,216	2,089	127	308	293	15	229	220	9	1,679	1,576	103
Less than 5 percent.....	27	26	1	3	3	-	2	2	-	22	21	1
5 to 9 percent.....	126	122	4	14	14	-	8	8	-	104	100	4
10 to 14 percent.....	287	272	15	27	26	2	33	32	1	227	215	12
15 to 19 percent.....	363	344	19	55	54	1	50	48	2	259	243	16
20 to 24 percent.....	323	306	18	58	53	5	43	43	-	223	210	13
25 to 29 percent.....	255	239	17	50	49	1	24	24	-	181	166	15
30 to 34 percent.....	141	129	12	22	22	1	12	10	1	107	97	10
35 to 39 percent.....	101	94	7	16	14	3	7	5	3	77	76	1
40 percent or more.....	276	264	12	23	23	-	29	27	2	224	214	10
Not reported or not computed.....	315	293	22	40	38	2	20	20	-	255	235	20
Median.....	22	22	23	23	22	...	21	21	...	22	22	23
Acquired 1970 and 1971 (Part).....	347	325	21	64	58	5	30	26	4	253	241	12
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	2,216	2,089	127	308	293	15	229	220	9	1,679	1,576	103
Less than 20 percent.....	-	-	-	-	-	-	-	-	-	-	-	-
20 to 29 percent.....	10	10	-	1	1	-	-	-	-	9	9	-
30 to 39 percent.....	19	19	-	2	2	-	1	1	-	16	16	-
40 to 49 percent.....	53	52	1	4	4	-	1	1	-	48	47	1
50 to 59 percent.....	104	102	2	12	12	-	7	7	-	85	84	2
60 to 69 percent.....	180	172	8	22	22	-	34	34	-	123	116	7
70 to 79 percent.....	253	242	12	49	46	3	46	46	-	158	149	9
80 to 89 percent.....	270	259	11	46	46	-	44	42	1	181	171	10
90 to 99 percent.....	207	192	15	40	37	3	22	22	-	145	132	13
100 to 109 percent.....	167	155	12	23	23	-	18	17	1	126	115	11
110 percent or more.....	646	601	45	68	62	7	35	29	6	543	510	32
Not reported or not computed.....	306	285	21	40	38	2	20	20	-	246	227	19
Median.....	93	92	103	89	88	...	83	82	...	96	96	100
Acquired 1970 and 1971 (part).....	347	325	21	64	58	5	30	26	4	253	241	12

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**United States**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Inside SMSA's.....	2,120	1,975	146	358	340	18	245	229	16	1,517	1,405	112
1,000,000 or more.....	185	175	11	27	26	1	15	14	1	143	135	9
250,000 to 999,999.....	473	437	35	77	74	3	57	51	7	338	313	25
50,000 to 249,999.....	602	564	38	105	96	9	72	71	1	425	398	27
10,000 to 49,999.....	395	368	27	73	72	1	48	43	4	274	253	21
Less than 10,000 and rural.....	466	430	35	76	73	3	53	51	3	337	307	30
Outside SMSA's.....	823	806	17	88	85	2	50	50	-	686	670	15
10,000 or more.....	329	326	3	62	61	-	34	34	-	234	231	3
2,500 to 9,999.....	180	174	6	10	10	-	9	9	-	161	155	6
Less than 2,500 and rural.....	314	306	8	16	14	2	8	8	-	290	285	6

**Number of Housing Units**

1.....	2,155	2,055	100	393	377	17	275	260	15	1,487	1,419	68
2.....	506	471	35	39	36	2	14	14	1	453	421	32
3.....	143	128	14	6	6	-	4	4	-	132	118	14
4.....	140	126	14	7	7	-	2	2	-	131	117	14

**Number of Buildings**

One.....	2,747	2,607	140	436	417	19	292	276	16	2,019	1,914	105
2 to 4.....	197	174	23	10	8	1	4	4	-	184	161	22
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

**Manner of Acquisition**

By purchase.....	2,883	2,723	160	445	425	20	296	280	16	2,142	2,018	124
Placed one new mortgage.....	1,874	1,844	30	227	224	4	117	117	1	1,529	1,503	26
Placed two or more new mortgages.....	103	52	51	2	2	-	-	-	-	101	50	51
Assumed mortgage(s) already on property.....	755	716	39	194	189	5	172	160	12	389	367	22
Assumed mortgage already on property and placed new mortgage.....	80	43	37	21	10	11	6	4	3	53	30	23
All cash.....	47	47	-	-	-	-	-	-	-	47	47	-
Borrowed other than with mortgage.....	18	16	1	-	-	-	-	-	-	18	16	1
Other.....	6	6	-	1	1	-	-	-	-	5	5	-
Not by purchase.....	59	56	3	-	-	-	-	-	-	59	56	3
Inheritance or gift.....	56	53	3	-	-	-	-	-	-	56	53	3
Other.....	3	3	-	-	-	-	-	-	-	3	3	-
Not reported.....	2	2	-	-	-	-	-	-	-	2	2	-

**Land and Building Acquisition**

During same 12-month period.....	2,669	2,517	152	420	401	19	280	264	16	1,969	1,851	117
Acquired land previously.....	111	105	6	1	1	1	-	-	-	109	104	5
Land not owned by building owner.....	23	23	1	5	5	-	4	4	-	14	13	1
Not reported.....	141	137	4	18	18	-	12	12	-	111	107	4

**Year Acquired**

1969 to 1971 (part).....	753	709	44	143	136	7	67	58	9	543	516	28
1967 and 1968.....	526	488	38	84	81	3	39	39	-	402	367	35
1965 and 1966.....	435	412	23	54	52	2	37	34	3	343	325	18
1960 to 1964.....	652	608	43	78	75	3	64	60	4	510	473	37
1955 to 1959.....	325	316	8	51	47	3	63	63	-	211	206	5
1950 to 1954.....	162	156	6	29	27	2	25	25	-	108	104	4
1949 or earlier.....	92	92	1	6	6	-	2	2	-	85	84	1
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	56	53	3	10	10	-	3	1	1	43	41	1
1967 and 1968.....	83	74	9	9	9	-	8	7	1	66	58	7
1965 and 1966.....	118	112	6	25	23	2	10	10	-	84	80	4
1960 to 1964.....	295	264	31	64	61	3	38	33	5	193	171	23
1950 to 1959.....	726	688	39	182	172	10	164	160	4	380	355	25
1940 to 1949.....	404	384	21	83	78	5	29	27	3	292	279	13
1939 or earlier.....	1,144	1,094	50	59	58	-	25	24	1	1,061	1,011	49
Not reported.....	118	113	5	13	13	-	19	19	-	86	81	5



Table 2a. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued												
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	1,265	1,184	81	227	217	10	106	97	9	932	870	62
\$5,000 to \$7,499.....	164	154	10	9	7	1	1	1	-	155	146	9
\$7,500 to \$9,999.....	179	175	5	18	16	1	2	2	-	160	156	4
\$10,000 to \$12,499.....	189	182	7	37	37	-	8	8	-	144	137	7
\$12,500 to \$14,999.....	163	155	8	43	43	-	17	17	-	103	95	8
\$15,000 to \$17,499.....	140	135	5	36	34	1	22	21	1	82	80	3
\$17,500 to \$19,999.....	107	100	7	29	26	3	16	16	-	62	58	4
\$20,000 to \$24,999.....	82	80	3	28	28	-	14	14	-	41	38	3
\$25,000 to \$29,999.....	89	80	9	18	16	2	10	6	4	60	57	3
\$30,000 to \$34,999.....	49	37	12	3	1	1	7	4	3	40	32	8
\$35,000 to \$39,999.....	33	27	6	5	5	-	3	1	1	25	20	5
\$40,000 to \$49,999.....	14	10	4	-	-	-	1	1	-	13	9	4
\$50,000 or more.....	15	12	3	-	-	-	-	-	-	15	12	3
Not reported.....	13	13	-	-	-	-	1	1	-	11	11	-
Median.....dollars..	27	24	3	2	2	-	3	3	-	22	19	3
Other properties.....	1,678	1,597	82	218	208	10	190	183	7	1,271	1,206	65
Value												
Less than \$5,000.....	103	102	1	-	-	-	1	1	-	102	101	1
\$5,000 to \$7,499.....	224	217	8	15	13	2	7	7	-	202	197	6
\$7,500 to \$9,999.....	245	235	10	35	35	-	20	19	2	190	181	9
\$10,000 to \$12,499.....	387	381	6	59	57	1	42	42	-	287	282	5
\$12,500 to \$14,999.....	265	259	6	64	63	1	42	40	3	158	156	2
\$15,000 to \$17,499.....	310	301	8	66	65	1	48	46	1	196	190	6
\$17,500 to \$19,999.....	251	238	13	71	66	5	37	37	-	143	135	8
\$20,000 to \$24,999.....	336	320	16	63	61	2	37	34	3	236	225	11
\$25,000 to \$29,999.....	245	216	28	34	29	5	21	16	5	190	171	18
\$30,000 to \$39,999.....	235	208	27	22	21	1	15	12	3	198	174	24
\$40,000 to \$49,999.....	100	84	16	3	3	-	5	5	-	92	76	16
\$50,000 to \$74,999.....	70	59	12	1	1	-	-	-	-	70	58	12
\$75,000 to \$99,999.....	11	11	-	-	-	-	-	-	-	10	10	-
\$100,000 or more.....	9	8	1	-	-	-	-	-	-	9	8	1
Not reported.....	152	142	11	11	11	-	20	20	-	121	110	11
Median.....dollars..	16,300	16,000	26,400	16,600	16,400	...	16,300	16,100	...	16,200	15,800	28,300
Mean.....dollars..	18,800	18,300	27,100	17,100	17,100	...	17,100	16,800	...	19,400	18,800	29,200
Value Per Housing Unit												
Less than \$5,000.....	198	193	5	4	3	1	4	4	-	189	185	5
\$5,000 to \$7,499.....	358	346	12	25	23	2	9	9	-	324	314	10
\$7,500 to \$9,999.....	360	340	19	50	49	-	24	23	2	286	268	17
\$10,000 to \$12,499.....	431	412	19	63	61	2	43	43	-	324	307	17
\$12,500 to \$14,999.....	305	290	15	66	65	1	45	41	3	194	184	10
\$15,000 to \$17,499.....	293	283	9	61	59	2	47	46	1	184	178	6
\$17,500 to \$19,999.....	221	207	14	67	62	5	35	35	-	119	110	9
\$20,000 to \$24,999.....	267	255	12	56	55	2	36	33	3	175	167	8
\$25,000 to \$34,999.....	234	207	26	31	27	4	26	20	5	176	160	16
\$35,000 to \$49,999.....	88	71	17	10	10	-	6	4	1	72	57	15
\$50,000 or more.....	38	34	3	-	-	-	-	-	-	38	34	3
Not reported.....	152	142	11	11	11	-	20	20	-	121	110	11
Median.....dollars..	12,900	12,700	16,600	15,400	15,200	...	15,600	15,500	...	11,900	11,800	14,900
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	2,216	2,089	127	308	293	15	229	220	9	1,679	1,576	103
Less than \$50.....	248	239	9	17	17	-	12	12	-	218	209	9
\$50 to \$59.....	153	148	5	8	7	1	10	10	-	135	131	4
\$60 to \$69.....	175	171	4	21	21	-	15	15	-	139	135	4
\$70 to \$79.....	173	164	8	18	17	1	13	11	2	142	136	6
\$80 to \$89.....	160	157	4	15	15	-	18	16	2	128	126	2
\$90 to \$99.....	119	113	7	16	15	1	14	14	-	88	83	5
\$100 to \$119.....	281	268	13	49	47	2	37	36	1	196	185	10
\$120 to \$149.....	284	258	26	67	61	6	38	38	-	179	159	21
\$150 to \$174.....	152	145	7	32	32	-	29	27	1	91	85	6
\$175 to \$199.....	66	62	4	12	12	-	11	10	1	43	41	2
\$200 to \$249.....	70	61	9	8	7	1	8	7	1	54	48	6
\$250 to \$299.....	34	28	5	5	5	-	3	3	-	26	21	5
\$300 or more.....	30	26	5	1	1	-	-	-	-	29	25	5
No rental receipts.....	18	15	3	1	1	-	1	1	-	16	13	3
Not reported.....	252	234	18	39	37	2	19	19	-	194	178	16
Median.....dollars..	95	93	123	115	115	...	111	111	...	87	86	123
Mean.....dollars..	104	103	135	115	115	...	114	113	...	101	99	137
Acquired 1970 and 1971 (part).....	347	325	21	64	58	5	30	26	4	253	241	12

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued												
Purchase Price as Percent of Value												
Acquired by purchase.....	2,882	2,723	160	444	425	20	296	280	16	2,142	2,018	123
Purchase 1967 to 1971 (part).....	1,265	1,184	81	227	217	10	106	97	9	932	870	62
Less than 80 percent.....	281	268	13	48	47	-	23	21	3	210	200	10
80 to 89 percent.....	297	275	21	60	57	3	30	28	1	207	190	17
90 to 94 percent.....	151	139	12	33	30	3	11	9	1	107	100	7
95 to 99 percent.....	104	91	13	21	21	-	15	12	3	68	58	10
100 percent or more.....	396	378	18	62	58	3	24	23	1	310	296	14
Not reported.....	36	32	3	4	4	-	3	3	-	29	26	3
Median.....	91	91	91	90	90	...	89	89	...	91	91	91
Purchased 1960 to 1966.....	1,070	1,005	65	132	128	5	101	94	7	837	783	53
Less than 60 percent.....	121	114	7	5	5	-	5	5	-	111	104	7
60 to 79 percent.....	326	303	23	39	36	3	37	33	4	249	233	16
80 to 89 percent.....	221	209	13	48	48	1	20	18	2	153	143	10
90 to 99 percent.....	119	111	8	16	16	-	18	16	1	85	78	7
100 percent or more.....	148	141	7	15	13	1	7	7	-	127	121	6
Not reported.....	134	127	7	9	9	-	15	15	-	111	104	7
Median.....	80	81	79	83	83	...	80	81	...	80	80	79
Purchased 1959 or earlier.....	547	534	14	85	80	5	89	89	-	373	365	8
Less than 40 percent.....	56	54	3	2	1	1	-	-	-	54	52	2
40 to 59 percent.....	88	83	4	8	5	3	9	9	-	71	70	1
60 to 79 percent.....	166	163	3	27	27	-	34	34	-	105	102	3
80 to 99 percent.....	119	118	-	23	23	-	29	29	-	67	67	-
100 percent or more.....	61	61	-	14	14	-	9	9	-	38	38	-
Not reported.....	57	54	3	10	10	1	8	8	-	38	36	2
Median.....	72	72	...	79	81	...	78	78	-	68	68	...
Other properties.....	61	58	3	-	-	-	-	-	-	61	58	3
Rental Receipts as Percent of Value												
Acquired before 1970 <sup>1</sup> .....	2,216	2,089	127	308	293	15	229	220	9	1,679	1,576	103
Less than 5 percent.....	145	137	8	15	15	-	10	10	-	120	112	8
5 to 9 percent.....	827	781	46	134	127	7	98	91	8	595	563	32
10 to 14 percent.....	679	645	34	100	95	5	82	81	1	497	469	27
15 to 19 percent.....	124	114	10	9	9	-	7	7	-	108	98	10
20 to 24 percent.....	53	51	2	1	1	-	1	1	-	51	49	2
25 to 29 percent.....	16	16	-	3	3	-	-	-	-	13	13	-
30 to 39 percent.....	13	13	-	1	1	-	-	-	-	12	12	-
40 percent or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Not reported or not computed.....	354	328	26	45	43	2	29	29	-	279	256	23
Median.....	9	9	9	9	9	...	9	9	...	9	9	9
Acquired 1970 and 1971 (part).....	347	325	21	64	58	5	30	26	4	253	241	12
Rental Vacancy Losses as Percent of Potential Receipts												
Acquired before 1970 <sup>1</sup> .....	2,216	2,089	127	308	293	15	229	220	9	1,679	1,576	103
Less than 1.0 percent.....	1,007	947	60	148	143	5	120	115	5	739	690	49
1.0 to 2.9 percent.....	19	17	3	1	1	-	1	1	-	16	13	3
3.0 to 4.9 percent.....	40	35	5	7	6	1	1	1	-	32	28	4
5.0 to 6.9 percent.....	26	24	2	2	2	-	1	1	-	23	22	-
7.0 to 8.9 percent.....	64	61	3	10	9	-	10	10	-	45	42	2
9.0 to 10.9 percent.....	34	30	3	2	2	-	3	3	-	28	25	3
11.0 to 12.9 percent.....	19	15	4	2	1	2	-	-	-	15	13	2
13.0 to 14.9 percent.....	26	25	1	5	5	-	-	-	-	21	20	1
15 percent or more.....	315	297	17	46	42	4	24	22	2	245	233	11
Not reported or not computed.....	667	637	29	84	82	2	68	67	1	514	489	26
Median.....	0.7	0.7	0.8	0.7	0.7	...	0.6	0.6	...	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	347	325	21	64	58	5	30	26	4	253	241	12
OWNER CHARACTERISTICS												
Type of Owner												
Individual.....	2,630	2,484	146	410	391	19	265	252	13	1,954	1,840	114
Partnership.....	112	105	7	9	9	-	11	10	1	91	86	5
Real estate corporation.....	107	103	3	20	19	1	6	6	-	81	79	3
Real estate investment trust.....	9	8	1	3	3	-	1	1	-	5	4	1
Financial institution.....	8	7	1	-	-	-	3	3	-	5	4	1
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	69	65	4	3	3	-	10	8	1	57	54	3
Not reported.....	10	9	-	-	-	-	1	1	-	9	8	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 3. First Mortgage Debt by Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
First mortgage debt on 1-to-4-housing-unit properties.....	27,700	25,511	2,189	4,618	4,434	184	2,720	2,505	215	20,362	18,572	1,790
Average first mortgage debt per property.....	9,400	9,200	13,400	10,400	10,400	9,400	9,200	9,000	13,500	9,200	8,900	14,000
MORTGAGE CHARACTERISTICS												
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	26,490	24,330	2,160	4,618	4,434	184	2,711	2,496	215	19,161	17,400	1,761
Contract to purchase.....	1,210	1,181	29	-	-	-	9	9	-	1,201	1,172	29
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	10,053	9,306	747	1,809	1,719	91	926	767	159	7,318	6,820	498
1967 and 1968.....	6,769	6,059	710	1,006	988	17	510	510	-	5,253	4,561	692
1965 and 1966.....	4,505	4,205	300	655	628	27	339	315	24	3,512	3,262	250
1960 to 1964.....	5,117	4,716	400	742	714	28	516	483	33	3,859	3,519	340
1955 to 1959.....	1,091	1,064	27	325	307	18	377	377	-	389	380	9
1950 to 1954.....	155	150	5	75	72	3	51	51	-	28	27	1
1949 or earlier.....	11	11	-	6	6	-	2	2	-	3	3	-
First Mortgage Loan												
Less than \$5,000.....	820	793	27	24	22	1	18	18	-	778	753	25
\$5,000 to \$7,499.....	1,897	1,829	68	216	210	6	130	130	-	1,552	1,489	62
\$7,500 to \$9,999.....	2,827	2,757	70	558	558	-	405	387	18	1,864	1,812	52
\$10,000 to \$12,499.....	3,998	3,763	235	1,113	1,059	54	529	490	39	2,356	2,214	142
\$12,500 to \$14,999.....	3,363	3,172	191	806	773	33	513	477	36	2,045	1,923	122
\$15,000 to \$17,499.....	3,564	3,280	285	744	690	54	414	381	33	2,406	2,209	198
\$17,500 to \$19,999.....	1,995	1,859	135	473	465	8	277	249	27	1,245	1,145	100
\$20,000 to \$24,999.....	3,504	3,156	348	424	396	28	264	201	62	2,816	2,558	258
\$25,000 to \$29,999.....	1,903	1,560	343	145	145	-	103	103	-	1,655	1,312	343
\$30,000 to \$39,999.....	2,079	1,670	408	65	65	-	69	69	-	1,945	1,536	408
\$40,000 to \$49,999.....	891	849	43	30	30	-	-	-	-	861	819	43
\$50,000 to \$74,999.....	579	543	37	21	21	-	-	-	-	559	522	37
\$75,000 to \$99,999.....	280	280	-	-	-	-	-	-	-	280	280	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
First Mortgage Outstanding Debt												
Less than \$5,000.....	2,517	2,443	74	194	187	7	215	215	-	2,108	2,040	68
\$5,000 to \$7,499.....	2,754	2,660	94	378	367	11	388	370	18	1,989	1,923	66
\$7,500 to \$9,999.....	3,484	3,299	185	745	717	28	387	363	24	2,352	2,219	133
\$10,000 to \$12,499.....	3,458	3,249	209	1,020	988	32	338	324	14	2,100	1,937	163
\$12,500 to \$14,999.....	3,454	3,284	170	752	706	46	508	462	46	2,194	2,117	78
\$15,000 to \$17,499.....	2,705	2,475	229	538	513	25	342	319	23	1,825	1,643	182
\$17,500 to \$19,999.....	2,125	1,930	195	502	494	8	161	133	27	1,462	1,303	159
\$20,000 to \$24,999.....	2,750	2,368	382	302	274	28	210	148	62	2,238	1,946	292
\$25,000 to \$29,999.....	1,713	1,417	297	123	123	-	123	123	-	1,468	1,171	297
\$30,000 to \$39,999.....	1,599	1,313	287	14	14	-	49	49	-	1,536	1,249	287
\$40,000 to \$49,999.....	726	659	67	30	30	-	-	-	-	696	629	67
\$50,000 to \$74,999.....	383	383	-	21	21	-	-	-	-	362	362	-
\$75,000 to \$99,999.....	32	32	-	-	-	-	-	-	-	32	32	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate on First Mortgage												
Less than 5.0 percent.....	1,294	1,256	37	228	213	15	808	788	20	258	256	2
5.0 percent.....	445	435	9	42	41	-	9	9	-	394	385	9
5.1 to 5.9 percent.....	5,257	4,849	407	2,551	2,418	133	1,020	918	102	1,686	1,513	173
6.0 percent.....	6,231	5,843	387	626	590	36	486	486	-	5,119	4,767	351
6.1 to 6.4 percent.....	1,033	971	62	-	-	-	-	-	-	1,033	971	62
6.5 to 6.9 percent.....	4,281	3,719	562	203	203	-	93	37	56	3,986	3,479	507
7.0 percent.....	2,754	2,519	236	69	69	-	56	56	-	2,629	2,394	236
7.1 to 7.4 percent.....	829	749	80	-	-	-	-	-	-	829	749	80
7.5 to 7.9 percent.....	2,383	2,221	162	581	581	-	143	105	37	1,659	1,535	125
8.0 percent.....	1,472	1,347	125	19	19	-	43	43	-	1,409	1,284	125
8.1 to 8.4 percent.....	140	125	15	-	-	-	-	-	-	140	125	15
8.5 to 8.9 percent.....	1,061	982	79	300	300	-	62	62	-	699	620	79
9.0 percent.....	234	229	5	-	-	-	-	-	-	234	229	5
9.1 to 9.9 percent.....	160	149	11	-	-	-	-	-	-	160	149	11
10.0 percent or more.....	128	117	11	-	-	-	-	-	-	128	117	11
Variable Interest Rate on First Mortgage												
Yes.....	4,459	4,010	449	-	-	-	-	-	-	4,459	4,010	449
No.....	23,235	21,494	1,741	4,618	4,434	184	2,720	2,505	215	15,897	14,556	1,341
Not reported.....	6	6	-	-	-	-	-	-	-	6	6	-

Table 3. **First Mortgage Debt by Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Term of First Mortgage												
Less than 8 years.....	1,200	1,150	50	-	-	-	6	6	-	1,195	1,144	50
8 to 12 years.....	2,603	2,489	114	-	-	-	22	22	-	2,580	2,467	114
13 to 17 years.....	3,138	3,020	118	79	79	-	22	22	-	3,037	2,919	118
18 to 22 years.....	5,896	5,481	415	186	184	1	104	85	19	5,606	5,212	394
23 to 27 years.....	6,594	5,808	785	861	822	39	442	442	-	5,291	4,544	746
28 to 32 years.....	7,334	6,663	671	3,303	3,184	119	2,123	1,927	196	1,908	1,551	356
33 to 37 years.....	226	201	25	157	133	25	-	-	-	68	68	-
38 years or more.....	147	147	-	32	32	-	-	-	-	115	115	-
No stated term.....	562	551	11	-	-	-	-	-	-	562	551	11
Holder of First Mortgage												
Commercial bank or trust company.....	4,036	3,879	157	703	673	30	258	249	9	3,075	2,957	117
Mutual savings bank.....	2,798	2,642	156	886	871	16	897	815	81	1,014	956	58
Savings and loan association.....	12,589	11,195	1,394	755	723	32	575	575	-	11,259	9,897	1,362
Life insurance company.....	1,662	1,524	138	758	701	57	473	399	74	431	424	7
Mortgage company.....	431	359	72	160	160	-	84	57	27	187	143	44
Federal agency.....	984	958	25	366	363	2	184	161	23	434	434	-
Federal National Mortgage Association.....	944	942	2	703	701	2	237	237	-	4	4	-
Real estate or construction company.....	217	211	6	-	-	-	-	-	-	217	211	6
Individual or individual's estate.....	3,188	3,003	185	-	-	-	-	-	-	3,188	3,003	185
Other.....	852	797	55	288	243	45	11	11	-	553	543	10
Location of First Mortgage Holder												
Property in Northeast region.....	3,780	3,591	189	437	437	-	194	184	10	3,149	2,970	179
Lender in Northeast.....	3,684	3,495	189	376	376	-	191	181	10	3,117	2,938	179
Lender in North Central.....	1	1	-	-	-	-	-	-	-	1	1	-
Lender in South.....	93	93	-	61	61	-	4	4	-	29	29	-
Lender in West.....	1	1	-	-	-	-	-	-	-	1	1	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	6,551	6,381	170	838	828	10	423	423	-	5,291	5,130	160
Lender in Northeast.....	426	426	-	185	185	-	153	153	-	88	88	-
Lender in North Central.....	5,516	5,346	170	385	375	10	202	202	-	4,929	4,769	160
Lender in South.....	561	561	-	252	252	-	68	68	-	241	241	-
Lender in West.....	33	33	-	16	16	-	-	-	-	17	17	-
Lender outside United States.....	7	7	-	-	-	-	-	-	-	7	7	-
Not reported.....	8	8	-	-	-	-	-	-	-	8	8	-
Property in South region.....	8,229	7,576	653	1,658	1,560	98	1,262	1,163	99	5,309	4,853	456
Lender in Northeast.....	1,425	1,310	114	598	556	43	706	634	72	120	120	-
Lender in North Central.....	152	151	-	91	90	-	48	48	-	13	13	-
Lender in South.....	6,601	6,090	511	952	896	55	475	475	-	5,175	4,719	456
Lender in West.....	35	7	27	-	-	-	34	6	27	1	1	-
Lender outside United States.....	17	17	-	17	17	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	9,140	7,963	1,177	1,686	1,610	76	841	735	106	6,613	5,618	995
Lender in Northeast.....	1,192	1,097	96	604	587	17	488	414	75	100	96	4
Lender in North Central.....	152	142	10	76	66	10	6	6	-	70	70	-
Lender in South.....	680	650	30	455	455	-	147	125	23	78	71	8
Lender in West.....	7,095	6,054	1,041	551	502	49	199	191	8	6,345	5,361	984
Lender outside United States.....	21	21	-	-	-	-	-	-	-	21	21	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage												
Holder.....	21,154	19,391	1,764	1,564	1,505	58	852	811	41	18,738	17,074	1,664
Agent.....	6,546	6,120	426	3,055	2,929	126	1,868	1,694	174	1,623	1,497	126
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	589	535	54	36	29	8	39	39	-	514	467	47
20 to 29 percent.....	1,282	1,218	64	52	51	1	83	83	-	1,147	1,084	63
30 to 39 percent.....	2,078	1,992	87	204	188	16	195	195	-	1,680	1,609	71
40 to 49 percent.....	3,006	2,670	336	271	262	9	251	243	8	2,483	2,165	319
50 to 59 percent.....	4,668	4,206	462	578	559	19	381	280	102	3,708	3,368	341
60 to 69 percent.....	5,602	5,065	537	1,064	1,020	44	586	509	77	3,952	3,536	416
70 to 79 percent.....	4,501	4,129	372	1,142	1,054	88	483	483	-	2,876	2,591	284
80 to 89 percent.....	2,629	2,526	103	629	629	-	360	332	27	1,640	1,565	75
90 to 99 percent.....	1,604	1,559	45	447	447	-	134	134	-	1,024	979	45
100 percent or more.....	435	435	-	103	103	-	60	60	-	272	272	-
Not reported.....	1,306	1,177	129	92	92	-	148	148	-	1,066	936	129



Table 3. **First Mortgage Debt by Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All first mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>												
Method of Payment of First Mortgage												
Regular payments required.....	27,669	25,480	2,189	4,618	4,434	184	2,720	2,505	215	20,330	18,541	1,790
Interest and principal.....	27,190	25,039	2,152	4,618	4,434	184	2,720	2,505	215	19,852	18,100	1,752
Fully amortized.....	25,641	23,630	2,010	4,618	4,434	184	2,720	2,505	215	18,302	16,691	1,611
Partially amortized.....	1,550	1,409	141	-	-	-	-	-	-	1,550	1,409	141
Principal only.....	115	115	-	-	-	-	-	-	-	115	115	-
Fully amortized.....	84	84	-	-	-	-	-	-	-	84	84	-
Partially amortized.....	31	31	-	-	-	-	-	-	-	31	31	-
Interest only.....	364	326	37	-	-	-	-	-	-	364	326	37
No regular payment required.....	31	31	-	-	-	-	-	-	-	31	31	-
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit												
Regular monthly payments of interest and/or principal.....	27,669	25,480	2,189	4,618	4,434	184	2,720	2,505	215	20,330	18,541	1,790
Less than \$50.....	4,362	4,059	304	667	650	17	302	302	-	3,394	3,107	287
\$50 to \$59.....	2,967	2,746	220	450	440	10	416	398	18	2,101	1,908	193
\$60 to \$69.....	3,205	2,985	221	751	730	21	381	347	34	2,073	1,907	166
\$70 to \$79.....	2,703	2,547	156	532	515	17	285	270	14	1,886	1,762	124
\$80 to \$89.....	2,097	1,897	200	541	493	48	243	243	-	1,313	1,161	152
\$90 to \$99.....	2,274	2,129	145	573	548	25	328	292	36	1,373	1,289	84
\$100 to \$119.....	3,283	3,094	189	511	511	-	303	280	23	2,469	2,303	167
\$120 to \$149.....	2,609	2,341	269	421	374	47	267	239	27	1,922	1,728	194
\$150 to \$174.....	1,429	1,232	197	99	99	-	166	133	33	1,164	1,000	164
\$175 to \$199.....	619	521	98	-	-	-	30	-	30	590	521	68
\$200 to \$249.....	1,087	897	190	40	40	-	-	-	-	1,047	857	190
\$250 to \$299.....	273	273	-	35	35	-	-	-	-	238	238	-
\$300 or more.....	760	760	-	-	-	-	-	-	-	760	760	-
No regular payments required.....	31	31	-	-	-	-	-	-	-	31	31	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	26,070	24,001	2,069	4,372	4,188	184	2,568	2,379	189	19,130	17,434	1,696
Delinquent (30 days or more).....	1,358	1,238	120	239	239	-	97	71	26	1,022	928	94
1 to 3 payments.....	992	926	65	209	209	-	63	52	12	719	665	54
4 or more payments.....	367	312	55	29	29	-	34	19	14	304	263	40
Foreclosure in process.....	101	86	15	23	23	-	19	19	-	58	44	15
Foreclosure not in process.....	266	225	39	6	6	-	14	-	14	245	219	25
Not reported.....	241	241	-	8	8	-	54	54	-	178	178	-
No regular payments required.....	31	31	-	-	-	-	-	-	-	31	31	-
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	20,472	18,737	1,735	3,032	2,905	127	1,909	1,806	103	15,531	14,026	1,506
Less than 20 percent.....	81	77	4	21	21	-	1	1	-	59	55	4
20 to 29 percent.....	257	228	29	24	22	2	14	14	-	219	193	27
30 to 39 percent.....	1,227	1,036	191	171	161	10	101	101	-	955	774	181
40 to 49 percent.....	2,783	2,471	312	413	413	-	322	289	33	2,048	1,769	279
50 to 59 percent.....	3,758	3,422	336	658	615	43	614	614	-	2,485	2,193	293
60 to 69 percent.....	2,912	2,712	200	584	565	19	259	238	21	2,069	1,909	160
70 to 79 percent.....	1,497	1,440	57	251	225	26	214	195	19	1,032	1,020	12
80 to 89 percent.....	912	862	50	105	104	-	73	44	30	733	714	19
90 to 99 percent.....	826	726	101	133	133	-	19	19	-	674	573	101
100 percent or more.....	3,662	3,498	163	227	227	-	150	150	-	3,285	3,122	163
Not reported or not computed.....	2,558	2,264	294	446	420	26	141	141	-	1,970	1,703	267
Other properties.....	3,984	3,675	309	830	772	58	401	318	83	2,753	2,585	168
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	20,472	18,737	1,735	3,032	2,905	127	1,909	1,806	103	15,531	14,026	1,506
Less than 20 percent.....	77	77	-	21	21	-	1	1	-	55	55	-
20 to 29 percent.....	230	228	2	22	22	-	14	14	-	195	193	2
30 to 39 percent.....	1,060	1,036	24	163	161	2	101	101	-	796	774	22
40 to 49 percent.....	2,564	2,471	93	423	413	10	303	289	14	1,838	1,769	69
50 to 59 percent.....	3,666	3,422	244	615	615	-	614	614	-	2,437	2,193	244
60 to 69 percent.....	2,940	2,712	229	574	565	9	250	238	12	2,116	1,909	207
70 to 79 percent.....	1,724	1,440	285	262	225	36	195	195	-	1,268	1,020	248
80 to 89 percent.....	909	862	47	114	104	10	44	44	-	751	714	37
90 to 99 percent.....	810	726	85	133	133	-	68	19	48	610	573	36
100 percent or more.....	3,933	3,498	434	260	227	33	178	150	28	3,495	3,122	373
Not reported or not computed.....	2,558	2,264	294	446	420	26	141	141	-	1,970	1,703	267
Other properties.....	3,984	3,675	309	830	772	58	401	318	83	2,753	2,585	168

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 4. Total Mortgage Debt by Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States

	Total first and junior mortgage debt on--			
	Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1-to-4-housing-unit properties.....	28,380	4,667	2,783	20,930
Average total mortgage debt per property.....	9,600	10,500	9,400	9,500
MORTGAGE CHARACTERISTICS				
Total Mortgage Loan				
Less than \$5,000.....	808	22	18	768
\$5,000 to \$7,499.....	1,862	221	130	1,511
\$7,500 to \$9,999.....	2,812	561	387	1,864
\$10,000 to \$12,499.....	3,828	1,059	509	2,260
\$12,500 to \$14,999.....	3,373	819	504	2,049
\$15,000 to \$17,499.....	3,436	729	381	2,326
\$17,500 to \$19,999.....	2,028	517	270	1,241
\$20,000 to \$24,999.....	3,672	467	305	2,900
\$25,000 to \$29,999.....	2,148	155	211	1,783
\$30,000 to \$39,999.....	2,252	65	69	2,117
\$40,000 to \$49,999.....	1,080	30	-	1,050
\$50,000 to \$74,999.....	784	21	-	763
\$75,000 to \$99,999.....	297	-	-	297
\$100,000 or more.....	1	-	-	1
Total Mortgage Outstanding Debt				
Less than \$5,000.....	2,505	194	215	2,096
\$5,000 to \$7,499.....	2,727	371	389	1,967
\$7,500 to \$9,999.....	3,390	730	375	2,285
\$10,000 to \$12,499.....	3,372	1,008	339	2,025
\$12,500 to \$14,999.....	3,546	772	462	2,313
\$15,000 to \$17,499.....	2,643	565	340	1,738
\$17,500 to \$19,999.....	2,132	523	133	1,475
\$20,000 to \$24,999.....	2,844	316	285	2,243
\$25,000 to \$29,999.....	1,958	123	197	1,638
\$30,000 to \$39,999.....	1,875	14	49	1,811
\$40,000 to \$49,999.....	876	30	-	846
\$50,000 to \$74,999.....	480	21	-	459
\$75,000 to \$99,999.....	32	-	-	32
\$100,000 or more.....	1	-	-	1
Total Outstanding Debt as Percent of Value				
Less than 20 percent.....	562	33	39	490
20 to 29 percent.....	1,245	54	83	1,108
30 to 39 percent.....	2,064	191	195	1,679
40 to 49 percent.....	2,819	302	243	2,274
50 to 59 percent.....	4,447	559	322	3,566
60 to 69 percent.....	5,523	1,041	552	3,930
70 to 79 percent.....	4,630	1,075	535	3,020
80 to 89 percent.....	3,351	755	403	2,193
90 to 99 percent.....	1,776	462	167	1,147
100 percent or more.....	601	103	97	401
Not reported.....	1,363	92	148	1,122

United States

	Total first and junior mortgage debt on--			
	Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES				
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit				
Regular monthly payments of interest and/or principal.....	28,348	4,667	2,783	20,898
Less than \$70.....	10,234	1,864	1,062	7,307
\$70 to \$79.....	2,697	515	307	1,875
\$80 to \$89.....	2,095	503	243	1,349
\$90 to \$99.....	2,349	548	318	1,483
\$100 to \$119.....	3,408	546	290	2,572
\$120 to \$149.....	2,642	444	276	1,922
\$150 to \$174.....	1,684	173	216	1,295
\$175 to \$199.....	636	-	37	599
\$200 to \$249.....	1,236	40	34	1,163
\$250 to \$299.....	500	35	-	466
\$300 or more.....	868	-	-	868
No regular payments required.....	32	-	-	32
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts				
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	20,994	3,063	1,946	15,984
Less than 20 percent.....	77	21	1	55
20 to 29 percent.....	231	22	14	195
30 to 39 percent.....	1,071	163	101	807
40 to 49 percent.....	2,600	424	326	1,851
50 to 59 percent.....	3,726	615	614	2,497
60 to 69 percent.....	2,992	574	253	2,165
70 to 79 percent.....	1,780	266	195	1,320
80 to 89 percent.....	915	116	44	756
90 to 99 percent.....	823	133	74	617
100 percent or more.....	4,105	271	183	3,652
Not reported or not computed.....	2,672	459	141	2,072
Other properties.....	4,064	847	416	2,801
Selected Owner Expenses as Percent of Rental Receipts				
Acquired before 1970 <sup>1</sup> .....	21,005	3,063	1,946	15,996
Less than 20 percent.....	6	-	-	6
20 to 29 percent.....	45	21	-	24
30 to 39 percent.....	104	8	4	92
40 to 49 percent.....	340	24	3	313
50 to 59 percent.....	751	78	41	631
60 to 69 percent.....	1,649	187	277	1,185
70 to 79 percent.....	2,613	424	395	1,794
80 to 89 percent.....	2,804	468	408	1,929
90 to 99 percent.....	2,004	420	194	1,390
100 to 109 percent.....	1,555	228	149	1,178
110 percent or more.....	6,131	747	334	5,050
Not reported or not computed.....	3,003	459	141	2,403
Acquired 1970 and 1971 (part)....	4,053	847	416	2,789

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 4. Total Mortgage Debt by Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States

PROPERTY CHARACTERISTICS

Year Built

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
1969 and 1970 (part).....	1,015	191	56	767
1967 and 1968.....	1,542	142	145	1,256
1965 and 1966.....	1,909	350	176	1,383
1960 to 1964.....	3,869	783	499	2,586
1950 to 1959.....	6,720	1,743	1,336	3,641
1940 to 1949.....	3,393	695	171	2,526
1939 or earlier.....	8,858	627	208	8,023
Not reported.....	1,075	136	191	748

Value

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Less than \$5,000.....	174	-	2	172
\$5,000 to \$7,499.....	694	68	15	611
\$7,500 to \$9,999.....	968	170	82	717
\$10,000 to \$12,499.....	2,118	377	239	1,502
\$12,500 to \$14,999.....	1,904	604	309	991
\$15,000 to \$17,499.....	2,548	672	381	1,496
\$17,500 to \$19,999.....	2,511	787	411	1,313
\$20,000 to \$24,999.....	3,844	866	476	2,502
\$25,000 to \$29,999.....	3,218	523	288	2,407
\$30,000 to \$39,999.....	4,024	386	313	3,325
\$40,000 to \$49,999.....	2,284	71	119	2,094
\$50,000 to \$74,999.....	1,932	30	-	1,902
\$75,000 to \$99,999.....	395	21	-	374
\$100,000 or more.....	402	-	-	402
Not reported.....	1,363	92	148	1,122

United States

PROPERTY CHARACTERISTICS--Continued

Rental Vacancy Losses as Percent of Potential Receipts

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Acquired before 1970 <sup>1</sup> .....	21,005	3,063	1,946	15,996
Less than 1.0 percent.....	9,555	1,406	1,024	7,125
1.0 to 2.9 percent.....	326	23	10	293
3.0 to 4.9 percent.....	473	47	5	420
5.0 to 6.9 percent.....	281	31	3	247
7.0 to 8.9 percent.....	715	74	82	559
9.0 to 10.9 percent.....	438	29	16	393
11.0 to 12.9 percent.....	211	38	12	161
13.0 to 14.9 percent.....	274	44	3	227
15 percent or more.....	2,647	461	213	1,973
Not reported or not computed.....	6,087	909	580	4,598
Acquired 1970 and 1971 (part)....	4,053	847	416	2,789

OWNER CHARACTERISTICS

Type of Owner

	Total properties	FHA first mortgage	VA first mortgage	Conventional first mortgage
Individual.....	24,561	4,344	2,421	17,796
Partnership.....	1,410	101	142	1,167
Real estate corporation.....	1,241	172	63	1,006
Real estate investment trust.....	128	18	25	85
Financial institution.....	96	-	29	67
Housing cooperative organization.....	-	-	-	-
Other.....	888	27	102	760
Not reported.....	57	5	2	51

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
1-to-4-housing-unit properties.....	2,944	459	265	1,250	195	42	111	86	25	425	85
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	2,781	442	249	1,161	186	38	108	86	25	405	80
2.....	159	18	15	85	10	4	3	-	-	20	4
3 or more.....	4	-	-	4	-	-	-	-	-	-	-
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	2,784	449	262	1,231	195	41	111	86	20	310	78
Contract to purchase.....	160	10	3	19	-	1	-	-	6	115	7
Origin of First Mortgage											
Mortgage made at time property acquired.....	1,636	263	130	676	76	26	51	51	17	312	34
Mortgage assumed at time property acquired.....	779	70	103	304	104	11	55	36	7	60	28
Mortgage placed later than acquisition of property.....	529	125	31	270	15	5	5	-	2	52	23
Refinanced mortgage: Same lender.....	243	52	17	136	6	3	-	-	1	17	9
Different lender.....	116	20	4	67	6	2	1	-	-	10	7
Mortgage placed on property owned free and clear of debt.....	170	53	10	68	3	-	3	-	1	26	7
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	529	125	31	270	15	5	5	-	2	52	23
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	35	11	2	13	1	-	-	-	1	5	1
Secure better terms.....	47	9	2	22	-	-	-	-	1	8	4
Provide funds for additions, improvements, or repairs to this property.....	137	28	9	81	-	1	1	-	-	10	7
Provide funds for investment in other real estate.....	133	33	10	72	5	1	2	-	-	9	-
Provide funds for other types of investments.....	26	8	1	10	3	-	-	-	-	3	1
Provide funds for educational or medical expenses.....	17	6	1	8	-	-	-	-	-	-	1
Other reasons.....	61	16	3	28	2	-	-	-	-	7	4
Not reported.....	74	14	2	36	5	2	1	-	-	9	4
Other properties.....	2,415	334	234	980	180	37	107	86	23	373	62
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	900	175	67	311	38	18	39	39	10	165	39
1967 and 1968.....	612	103	59	262	24	8	26	14	5	91	21
1965 and 1966.....	480	77	46	229	27	7	6	8	2	71	7
1960 to 1964.....	661	79	57	355	45	7	18	13	6	67	15
1955 to 1959.....	220	17	26	84	46	-	10	8	1	27	1
1950 to 1954.....	62	8	8	7	14	3	12	4	-	4	1
1949 or earlier.....	9	-	2	3	2	-	-	1	1	-	-
First Mortgage Loan											
Less than \$5,000.....	418	86	16	166	11	3	13	-	4	107	13
\$5,000 to \$7,499.....	494	81	24	207	28	10	15	10	8	98	13
\$7,500 to \$9,999.....	460	71	40	181	37	8	25	19	6	61	13
\$10,000 to \$12,499.....	475	60	67	181	50	8	21	26	1	42	18
\$12,500 to \$14,999.....	307	29	44	140	25	1	15	13	3	26	11
\$15,000 to \$17,499.....	278	46	31	117	21	2	16	5	-	32	6
\$17,500 to \$19,999.....	129	17	16	55	9	2	4	8	-	16	1
\$20,000 to \$24,999.....	187	40	19	88	10	2	2	3	-	20	3
\$25,000 to \$29,999.....	82	11	5	50	3	2	-	-	-	8	2
\$30,000 to \$39,999.....	72	12	2	42	-	3	-	2	2	9	1
\$40,000 to \$49,999.....	25	4	1	16	-	-	-	-	-	3	-
\$50,000 to \$74,999.....	13	2	-	5	1	-	-	-	-	1	3
\$75,000 to \$99,999.....	6	-	-	1	-	-	1	-	-	3	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	10,500	9,700	11,900	10,900	11,100	9,800	10,300	11,400	***	7,800	10,400
Mean.....dollars..	12,100	11,500	12,700	12,800	11,900	12,600	11,500	12,300	***	10,300	12,000



Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Outstanding Debt											
Less than \$5,000.....	993	179	46	389	65	15	35	12	12	214	27
\$5,000 to \$7,499.....	445	74	40	198	28	4	12	14	3	64	10
\$7,500 to \$9,999.....	404	54	45	165	36	6	17	18	5	40	17
\$10,000 to \$12,499.....	309	41	44	126	23	5	17	11	2	30	10
\$12,500 to \$14,999.....	253	27	40	101	19	1	15	15	2	25	7
\$15,000 to \$17,499.....	168	21	18	82	10	2	11	4	-	16	4
\$17,500 to \$19,999.....	114	26	14	44	8	2	4	7	-	9	-
\$20,000 to \$24,999.....	124	16	12	69	6	2	1	3	-	11	3
\$25,000 to \$29,999.....	63	13	4	36	-	2	-	2	-	4	2
\$30,000 to \$39,999.....	48	4	1	30	2	1	-	-	2	7	-
\$40,000 to \$49,999.....	16	3	1	8	-	-	-	-	-	2	1
\$50,000 to \$74,999.....	6	-	-	2	-	-	-	-	-	2	2
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	6,700	10,000	8,000	7,800	8,100	8,800	9,900	...	4,900	8,300
Mean.....dollars..	9,400	8,800	10,600	10,100	8,500	10,300	8,800	10,900	...	7,500	10,100
Interest Rate on First Mortgage											
Less than 5.0 percent.....	271	19	44	42	74	7	37	22	-	21	4
5.0 percent.....	59	4	3	10	3	-	8	2	1	24	2
5.1 to 5.9 percent.....	511	74	111	155	81	8	23	24	2	18	16
6.0 percent.....	762	96	55	344	22	10	22	8	7	173	25
6.1 to 6.4 percent.....	83	11	1	61	-	-	4	-	-	5	-
6.5 to 6.9 percent.....	395	56	17	267	7	2	7	2	3	34	1
7.0 percent.....	281	67	6	116	2	5	2	1	6	65	10
7.1 to 7.4 percent.....	68	2	4	48	-	1	-	-	-	12	1
7.5 to 7.9 percent.....	185	38	10	84	3	2	2	21	2	16	7
8.0 percent.....	171	54	5	62	2	2	3	-	3	35	4
8.1 to 8.4 percent.....	12	1	-	7	-	-	-	-	-	3	-
8.5 to 8.9 percent.....	79	14	6	40	1	3	2	6	-	3	2
9.0 percent.....	19	8	2	5	-	-	-	-	-	3	1
9.1 to 9.9 percent.....	15	5	1	6	2	-	-	-	-	-	2
10.0 percent or more.....	34	8	-	4	-	1	-	-	-	12	9
Median.....	6.0	6.8	5.8	6.6	5.3	6.0	5.5	5.8	...	6.0	6.0
Variable Interest Rate on First Mortgage											
Yes.....	407	63	16	292	4	-	2	-	3	21	6
No.....	2,536	396	248	958	192	42	109	86	22	405	78
Not reported.....	1	-	1	-	-	-	-	-	-	-	-
Term of First Mortgage											
Less than 8 years.....	234	85	3	29	4	2	-	-	2	91	17
8 to 12 years.....	498	119	13	199	1	8	5	-	2	140	12
13 to 17 years.....	454	71	23	247	10	6	3	2	6	76	11
18 to 22 years.....	564	71	49	335	30	1	15	1	4	46	12
23 to 27 years.....	533	46	50	278	73	13	25	17	5	20	5
28 to 32 years.....	555	44	119	154	75	10	53	67	-	10	22
33 to 37 years.....	17	-	7	2	2	-	4	-	-	-	2
38 years or more.....	14	1	-	1	-	-	7	-	1	3	1
No stated term.....	76	22	1	5	-	-	-	-	5	40	3
Median.....	20.1	14.0	27.3	20.1	26.5	24.1	28.8	29.7	...	11.6	18.4

Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	Total	Holder of first mortgage										Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate		
MORTGAGE CHARACTERISTICS--Continued												
Location of First Mortgage Holder												
Property in Northeast region.....	381	71	117	123	5	4	4	2	5	40	10	
Lender in Northeast.....	371	71	117	122	5	3	-	-	5	38	10	
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-	
Lender in South.....	10	-	-	1	-	1	4	2	-	1	-	
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-	
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	
Property in North Central region.....	735	163	22	327	35	5	23	14	4	124	18	
Lender in Northeast.....	44	3	17	5	18	-	-	-	-	-	-	
Lender in North Central.....	633	159	5	317	15	5	-	-	4	112	16	
Lender in South.....	52	2	-	1	1	-	23	14	-	9	1	
Lender in West.....	5	-	-	2	-	-	-	-	-	3	-	
Lender outside United States.....	1	-	-	1	-	-	-	-	-	-	-	
Not reported.....	1	-	-	-	-	-	-	-	-	-	1	
Property in South region.....	1,053	128	74	449	107	22	55	43	11	128	34	
Lender in Northeast.....	152	16	68	15	46	1	-	-	-	1	6	
Lender in North Central.....	24	3	-	3	13	1	-	-	-	1	3	
Lender in South.....	872	110	6	430	47	18	55	43	11	126	26	
Lender in West.....	3	-	-	1	-	1	-	-	-	-	-	
Lender outside United States.....	1	-	-	-	1	-	-	-	-	-	-	
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	
Property in West region.....	775	97	52	351	49	11	29	27	5	133	22	
Lender in Northeast.....	97	8	41	12	33	2	-	-	-	-	1	
Lender in North Central.....	14	5	-	1	4	1	-	-	-	2	-	
Lender in South.....	60	-	-	-	2	-	29	27	-	2	-	
Lender in West.....	603	84	11	337	10	8	-	-	5	128	20	
Lender outside United States.....	1	-	-	-	-	-	-	-	-	1	-	
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	
Servicing of First Mortgage												
Holder.....	2,265	415	135	1,192	54	30	57	5	21	309	47	
Agent.....	679	44	130	58	141	12	54	82	5	116	37	
Holder's Acquisition of First Mortgage												
Originated by holder.....	2,231	401	118	1,122	68	22	58	7	24	360	52	
Purchased from present servicer.....	441	35	89	65	92	7	40	74	-	18	21	
Purchased from someone else.....	221	18	53	50	34	13	10	6	1	29	8	
Not reported.....	50	5	4	13	1	-	3	-	1	19	4	
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,400	332	233	971	177	37	107	86	23	371	62	
Less than 40 percent.....	59	8	7	23	3	1	5	-	-	10	1	
40 to 49 percent.....	43	11	5	15	3	-	1	1	-	5	4	
50 to 59 percent.....	152	25	9	73	9	4	4	1	2	22	3	
60 to 69 percent.....	265	45	20	127	16	3	5	4	-	42	4	
70 to 79 percent.....	443	62	36	228	26	1	15	5	3	54	12	
80 to 89 percent.....	486	60	55	196	48	6	15	14	5	75	12	
90 to 94 percent.....	263	22	36	98	21	2	12	16	3	45	7	
95 to 99 percent.....	243	29	27	71	23	3	29	22	4	25	9	
100 percent or more.....	342	55	26	100	17	16	18	15	7	83	5	
Not reported.....	106	16	12	41	11	-	3	8	-	8	6	
Median.....	83	81	86	79	85	95	93	94	...	86	84	
Other properties.....	544	127	31	279	18	5	5	-	2	54	23	
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	2,400	332	233	971	177	37	107	86	23	371	62	
Less than 40 percent.....	53	8	6	21	3	1	4	-	-	9	1	
40 to 49 percent.....	38	9	5	13	2	-	1	1	-	5	3	
50 to 59 percent.....	131	22	7	63	9	4	4	1	1	17	3	
60 to 69 percent.....	247	43	17	120	16	1	3	4	-	38	4	
70 to 79 percent.....	423	63	36	213	21	2	15	5	3	56	9	
80 to 89 percent.....	485	58	55	190	51	5	17	14	5	76	14	
90 to 94 percent.....	284	24	36	117	21	2	12	16	3	45	7	
95 to 99 percent.....	254	31	27	76	24	4	30	22	4	25	11	
100 percent or more.....	381	59	33	116	18	18	18	15	7	91	5	
Not reported.....	106	16	12	41	11	-	3	8	-	8	6	
Median.....	85	82	87	81	86	98	93	94	...	87	86	
Other properties.....	544	127	31	279	18	5	5	-	2	54	23	



Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt  
as Percent of Value

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Less than 20 percent.....	357	62	25	144	29	4	16	3	1	64	8
20 to 29 percent.....	283	50	23	123	21	1	5	4	2	45	9
30 to 39 percent.....	320	66	22	125	29	6	10	6	3	50	5
40 to 49 percent.....	333	42	26	175	21	3	6	6	2	42	10
50 to 59 percent.....	399	60	33	201	23	3	6	1	1	61	9
60 to 69 percent.....	437	50	50	196	26	9	21	22	3	52	8
70 to 79 percent.....	313	44	46	121	22	4	12	15	3	35	11
80 to 89 percent.....	190	29	16	59	7	5	19	11	4	27	13
90 to 99 percent.....	123	20	11	40	4	4	11	10	1	16	5
100 percent or more.....	36	7	-	6	1	1	2	4	3	10	1
Not reported.....	152	30	13	59	13	2	3	4	2	22	4
Median.....	52	48	59	51	45	63	65	69	...	50	59

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	350	61	24	142	29	4	15	3	1	62	8
20 to 29 percent.....	277	50	20	120	21	1	4	4	2	46	9
30 to 39 percent.....	318	67	22	123	29	4	10	6	3	51	5
40 to 49 percent.....	319	42	28	164	21	4	6	6	2	36	9
50 to 59 percent.....	387	54	31	196	22	3	6	1	2	64	9
60 to 69 percent.....	427	52	49	193	25	9	19	22	3	49	7
70 to 79 percent.....	321	46	47	124	20	3	12	15	3	39	11
80 to 89 percent.....	220	30	18	75	12	3	21	11	4	30	16
90 to 99 percent.....	130	21	11	47	4	6	11	10	1	15	5
100 percent or more.....	42	7	2	8	1	2	2	4	3	11	1
Not reported.....	152	30	13	59	13	2	3	4	2	22	4
Median.....	53	48	60	52	46	63	66	69	...	51	60

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	2,936	458	265	1,250	195	42	111	86	25	419	85
Interest and principal.....	2,883	446	262	1,249	195	39	111	86	21	390	82
Fully amortized.....	2,693	395	256	1,212	193	38	110	86	18	310	74
Partially amortized.....	189	51	7	37	2	-	1	-	3	81	7
Principal only.....	14	-	-	-	-	3	-	-	-	10	1
Fully amortized.....	10	-	-	-	-	3	-	-	-	7	-
Partially amortized.....	4	-	-	-	-	-	-	-	-	3	1
Interest only.....	40	11	2	1	-	-	-	-	4	19	2
No regular payment required.....	8	1	-	-	-	-	-	-	-	6	-

## Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	2,883	446	262	1,249	195	39	111	86	21	390	82
Real estate taxes and property insurance.....	1,274	113	172	552	148	22	95	86	9	40	39
With no other items.....	725	41	82	401	59	11	47	24	9	37	14
With other items.....	549	72	89	150	88	11	49	62	-	3	25
Real estate taxes only.....	316	37	39	192	14	3	-	-	3	11	-
Property insurance only.....	41	5	1	20	1	-	-	-	-	-	-
Other combinations or no other items.....	1,252	291	50	486	32	14	16	-	6	319	37
No regular payments of interest and principal...	61	13	2	1	-	3	-	-	4	35	3

Monthly Interest and Principal Payments on First  
Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	2,936	458	265	1,250	195	42	111	86	25	419	85
Less than \$50.....	880	122	74	394	51	10	45	19	9	137	20
\$50 to \$59.....	416	61	37	185	29	7	10	16	6	60	6
\$60 to \$69.....	381	58	39	132	35	8	16	18	2	61	13
\$70 to \$79.....	269	34	29	118	14	5	13	6	1	38	9
\$80 to \$89.....	191	29	27	74	19	1	6	8	3	18	6
\$90 to \$99.....	178	17	23	81	15	3	11	8	-	16	4
\$100 to \$119.....	254	40	19	117	14	1	10	3	3	38	8
\$120 to \$149.....	172	41	10	75	11	1	-	7	1	17	10
\$150 to \$174.....	78	14	7	35	4	1	-	1	-	12	3
\$175 to \$199.....	31	14	-	11	1	-	1	-	-	2	1
\$200 to \$249.....	49	14	-	21	-	-	-	1	1	10	2
\$250 to \$299.....	12	7	-	1	-	2	-	-	-	1	-
\$300 or more.....	23	7	-	5	1	-	-	-	-	8	1
Median.....dollars..	64	67	65	63	64	64	60	65	...	62	73
Mean.....dollars..	76	87	68	74	73	80	63	73	...	80	87
No regular payments required.....	8	1	-	-	-	-	-	-	-	6	-

Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	2,751	441	250	1,175	190	37	103	81	22	371	79
Delinquent (30 days or more).....	157	15	12	62	5	5	8	5	2	38	5
1 to 3 payments.....	106	13	10	41	3	3	4	4	-	23	4
4 or more payments.....	50	1	1	21	2	1	4	1	2	15	1
Foreclosure in process.....	11	-	-	4	1	-	1	1	-	3	-
Foreclosure not in process.....	40	1	1	17	1	1	3	-	2	12	1
Not reported.....	29	2	3	12	-	-	-	-	1	10	-
No regular payments required.....	8	1	-	-	-	-	-	-	-	6	-
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts											
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	2,214	334	211	1,011	154	24	76	54	15	277	58
Less than 20 percent.....	22	1	4	7	-	-	-	-	-	8	1
20 to 29 percent.....	49	8	10	25	1	-	-	-	-	5	1
30 to 39 percent.....	149	26	20	71	7	3	2	3	-	15	2
40 to 49 percent.....	300	40	48	130	25	1	10	6	1	29	9
50 to 59 percent.....	357	33	40	181	30	4	16	12	2	25	13
60 to 69 percent.....	294	38	19	136	27	2	17	9	2	34	10
70 to 79 percent.....	174	22	10	89	15	1	8	5	1	19	3
80 to 89 percent.....	109	22	3	49	8	1	3	5	3	14	1
90 to 99 percent.....	85	19	5	37	7	2	-	3	-	12	-
100 percent or more.....	405	82	25	175	11	8	7	5	4	80	10
Not reported or not computed.....	270	43	25	111	24	2	13	5	3	36	8
Median.....	63	69	52	62	60	...	62	62	...	72	59
Other properties.....	349	66	23	104	14	6	20	20	5	80	12
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	2,499	377	231	1,115	176	31	89	62	18	329	70
Less than \$10.....	248	50	8	101	21	6	20	4	1	29	9
\$10 to \$14.....	378	58	21	161	31	8	19	13	1	53	13
\$15 to \$19.....	456	48	45	216	31	4	16	23	6	55	12
\$20 to \$24.....	424	64	41	195	28	4	14	8	3	61	5
\$25 to \$29.....	287	44	31	123	28	3	3	8	3	39	6
\$30 to \$39.....	258	42	36	120	9	1	6	3	-	32	8
\$40 to \$49.....	88	8	20	39	4	1	5	-	-	10	1
\$50 to \$59.....	50	3	9	27	3	-	-	-	1	2	4
\$60 or more.....	56	6	8	28	3	-	1	-	-	6	4
Not reported or not computed.....dollars..	252	53	14	104	18	5	5	3	3	42	7
Median.....dollars..	20	20	24	20	19	...	15	17	...	20	18
Acquired 1970 and 1971 (part).....	445	82	33	135	19	10	23	24	8	96	15
Real Estate Tax as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	2,216	335	211	1,011	154	24	76	54	15	277	58
Less than 5 percent.....	27	8	-	13	1	-	-	-	-	1	3
5 to 9 percent.....	126	21	3	60	8	1	8	3	-	20	5
10 to 14 percent.....	287	46	21	122	16	6	14	5	5	45	8
15 to 19 percent.....	363	50	27	170	35	2	13	13	1	46	6
20 to 24 percent.....	323	46	27	153	25	3	11	8	2	41	8
25 to 29 percent.....	255	35	27	123	16	1	5	12	4	25	7
30 to 34 percent.....	141	21	18	58	11	3	7	3	1	18	-
35 to 39 percent.....	101	15	17	44	4	1	1	3	-	14	-
40 percent or more.....	276	38	43	137	15	2	4	3	-	24	10
Not reported or not computed.....	315	54	26	131	24	5	13	5	3	44	10
Median.....	22	21	27	22	21	...	18	22	...	20	20
Acquired 1970 and 1971 (part).....	347	65	23	103	14	6	20	20	5	80	12
Selected Owner Expenses as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	2,216	335	211	1,011	154	24	76	54	15	277	58
Less than 20 percent.....	-	-	-	-	-	-	-	-	-	-	-
20 to 29 percent.....	10	-	1	4	-	-	-	-	-	4	-
30 to 39 percent.....	19	5	-	9	-	-	-	-	-	2	2
40 to 49 percent.....	53	10	4	29	1	-	-	-	-	9	1
50 to 59 percent.....	104	18	6	51	4	2	6	3	-	13	2
60 to 69 percent.....	180	18	29	68	20	3	7	3	1	23	7
70 to 79 percent.....	253	32	35	124	21	-	7	9	-	19	6
80 to 89 percent.....	270	27	27	133	18	2	13	11	1	28	10
90 to 99 percent.....	207	26	18	94	16	5	12	6	1	26	3
100 to 109 percent.....	167	25	11	85	15	-	8	3	3	14	3
110 percent or more.....	646	124	50	284	34	8	10	15	6	99	16
Not reported or not computed.....	306	50	28	131	24	4	13	5	3	39	9
Median.....	93	102	85	92	89	...	88	89	...	97	87
Acquired 1970 and 1971 (part).....	347	65	23	103	14	6	20	20	5	80	12

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	2,120	275	214	932	161	29	70	67	20	285	68
1,000,000 or more.....	185	11	18	93	8	4	4	9	4	28	7
250,000 to 999,999.....	473	40	43	222	38	6	13	15	5	83	9
50,000 to 249,999.....	602	90	68	246	50	6	14	24	5	73	26
10,000 to 49,999.....	395	59	39	187	23	6	22	8	2	37	12
Less than 10,000 and rural.....	466	75	46	184	42	8	17	12	4	63	14
Outside SMSA's.....	823	184	50	318	35	12	41	19	6	140	17
10,000 or more.....	329	61	25	143	25	1	14	16	-	38	5
2,500 to 9,999.....	180	40	7	77	7	3	10	-	3	34	-
Less than 2,500 and rural.....	314	84	18	99	2	8	17	3	3	69	11
Number of Housing Units											
1.....	2,155	339	193	853	181	35	99	77	22	292	64
2.....	506	78	47	251	9	3	10	7	1	85	14
3.....	143	25	17	69	2	-	-	1	-	24	4
4.....	140	17	8	78	3	3	2	1	2	24	3
Year Built											
1969 and 1970 (part).....	56	13	3	27	-	3	3	6	-	-	1
1967 and 1968.....	83	13	11	40	6	5	4	1	2	2	-
1965 and 1966.....	118	12	14	57	8	1	8	3	1	9	3
1960 to 1964.....	295	27	33	153	20	7	21	10	4	9	10
1950 to 1959.....	726	96	86	272	109	12	42	33	5	57	15
1940 to 1949.....	404	59	23	162	34	1	20	18	4	73	9
1939 or earlier.....	1,144	220	81	491	11	8	10	12	9	259	44
Not reported.....	118	19	14	48	7	5	2	2	-	17	3
Purchase Price Per Housing Unit											
Properties acquired by purchase 1967 to 1971 (part).....											
Less than \$5,000.....	1,265	211	115	457	55	23	63	51	14	228	49
\$5,000 to \$7,499.....	164	42	5	46	2	3	5	1	3	54	2
\$7,500 to \$9,999.....	179	32	5	65	3	-	5	3	3	54	10
\$10,000 to \$12,499.....	189	24	19	65	8	6	12	5	4	36	9
\$12,500 to \$14,999.....	163	20	16	67	13	3	8	12	-	18	6
\$15,000 to \$17,499.....	140	16	15	53	7	2	13	10	-	18	6
\$17,500 to \$19,999.....	107	18	15	41	6	1	13	5	-	4	3
\$20,000 to \$24,999.....	82	9	13	28	8	-	3	7	1	11	3
\$25,000 to \$29,999.....	89	12	13	33	4	4	2	4	-	13	3
\$30,000 to \$34,999.....	49	5	7	25	1	1	1	-	-	7	1
\$35,000 to \$39,999.....	33	12	3	12	1	1	-	1	-	1	1
\$40,000 to \$49,999.....	14	6	-	6	-	-	-	-	-	3	-
\$50,000 or more.....	15	5	-	8	-	-	-	-	1	-	-
Not reported.....	13	3	1	1	-	-	-	-	-	6	1
Median.....dollars..	27	7	4	7	2	-	-	3	-	2	3
Other properties.....	1,678	248	150	793	140	19	49	35	12	198	36
Value											
Less than \$5,000.....	103	25	2	37	-	-	1	-	3	30	6
\$5,000 to \$7,499.....	224	46	5	77	5	6	9	-	3	61	12
\$7,500 to \$9,999.....	245	36	13	95	14	7	13	3	1	59	5
\$10,000 to \$12,499.....	387	60	22	163	19	6	25	20	6	56	11
\$12,500 to \$14,999.....	265	20	25	118	24	3	14	21	4	34	1
\$15,000 to \$17,499.....	310	44	41	112	33	2	18	8	2	39	10
\$17,500 to \$19,999.....	251	34	32	107	27	1	10	12	1	17	10
\$20,000 to \$24,999.....	336	60	39	144	24	6	11	11	1	30	11
\$25,000 to \$29,999.....	245	33	31	114	17	4	4	5	-	30	6
\$30,000 to \$39,999.....	235	35	30	120	13	3	2	3	-	26	4
\$40,000 to \$49,999.....	100	19	7	56	1	1	-	-	2	11	2
\$50,000 to \$74,999.....	70	13	5	41	3	1	-	-	-	7	-
\$75,000 to \$99,999.....	11	3	-	2	2	-	-	-	-	2	1
\$100,000 or more.....	9	1	-	5	-	-	-	-	-	2	1
Not reported.....	152	30	13	59	13	2	3	4	2	22	4
Median.....dollars..	16,300	16,400	18,900	17,300	17,100	13,100	13,500	14,700	...	12,300	16,300
Mean.....dollars..	18,800	18,600	20,300	20,200	19,000	16,700	14,300	16,400	...	16,100	19,400

Table 5. Holder of First Mortgage, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## PROPERTY CHARACTERISTICS--Continued

## Monthly Rental Receipts Per Housing Unit

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired before 1970 <sup>1</sup> .....	2,216	335	211	1,011	154	24	76	54	15	277	58
Less than \$50.....	248	47	11	97	6	9	11	5	1	50	9
\$50 to \$59.....	153	26	10	71	8	1	2	4	-	27	4
\$60 to \$69.....	175	30	10	78	9	-	9	4	4	26	5
\$70 to \$79.....	173	30	8	84	10	-	6	3	1	29	1
\$80 to \$89.....	160	29	16	72	6	1	3	4	3	20	6
\$90 to \$99.....	119	10	13	62	10	-	7	4	1	10	1
\$100 to \$119.....	281	30	28	144	20	3	8	12	1	25	10
\$120 to \$149.....	284	38	40	126	30	4	8	4	-	27	6
\$150 to \$174.....	152	18	24	66	19	1	8	4	-	10	2
\$175 to \$199.....	66	8	9	34	3	-	-	5	-	5	1
\$200 to \$249.....	70	15	8	32	7	-	-	-	-	7	1
\$250 to \$299.....	34	4	5	18	1	1	-	-	-	1	1
\$300 or more.....	30	7	3	14	2	-	-	-	-	4	1
No rental receipts.....	18	5	1	5	3	-	-	-	1	3	-
Not reported.....	252	38	25	106	21	2	13	5	1	33	8
Median.....dollars..	95	84	117	97	116	...	88	100	...	75	89
Mean.....dollars..	104	103	121	106	118	...	89	101	...	88	101
Acquired 1970 and 1971 (part).....	347	65	23	103	14	6	20	20	5	80	12

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	2,216	335	211	1,011	154	24	76	54	15	277	58
Less than 5 percent.....	145	29	9	63	12	4	6	3	-	14	4
5 to 9 percent.....	827	128	71	374	67	10	27	25	6	98	21
10 to 14 percent.....	679	90	83	321	43	5	25	18	5	76	14
15 to 19 percent.....	124	17	11	58	2	3	2	3	-	25	3
20 to 24 percent.....	53	11	3	25	1	-	-	-	1	11	3
25 to 29 percent.....	16	1	1	8	-	-	-	-	-	4	2
30 to 39 percent.....	13	1	-	10	-	-	-	-	-	1	-
40 percent or more.....	4	-	-	3	-	-	-	-	-	1	-
Not reported or not computed.....	354	58	32	148	30	2	15	5	4	48	11
Median.....	9	9	10	9	8	...	9	9	...	10	9
Acquired 1970 and 1971 (part).....	347	65	23	103	14	6	20	20	5	80	12

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	2,216	335	211	1,011	154	24	76	54	15	277	58
Less than 1.0 percent.....	1,007	148	104	473	74	10	34	21	5	110	28
1.0 to 2.9 percent.....	19	2	3	9	-	-	-	-	-	5	-
3.0 to 4.9 percent.....	40	6	3	24	2	1	-	-	-	5	-
5.0 to 6.9 percent.....	26	4	2	11	1	-	-	1	1	4	1
7.0 to 8.9 percent.....	64	7	6	28	2	-	4	5	-	10	-
9.0 to 10.9 percent.....	34	2	3	20	-	-	-	3	-	4	-
11.0 to 12.9 percent.....	19	3	-	12	-	-	-	-	-	1	2
13.0 to 14.9 percent.....	26	7	2	11	1	-	-	1	-	2	-
15 percent or more.....	315	42	24	133	21	4	12	12	3	56	8
Not reported or not computed.....	667	114	63	289	53	8	25	10	5	81	18
Median.....	0.7	0.7	0.7	0.7	0.7	...	0.7	5.7	...	0.8	0.7
Acquired 1970 and 1971 (part).....	347	65	23	103	14	6	20	20	5	80	12

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 6. First Mortgage Loan, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	
1-to-4-housing-unit mortgaged properties.....	1,051	184	175	126	129	99	102	46	81	75	22	11	10,700
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	1,010	183	173	126	125	95	96	44	76	61	20	11	10,400
2.....	39	1	1	-	4	4	6	2	5	13	2	-	21,100
3 or more.....	1	-	-	-	-	-	-	-	1	-	-	-	...
Origin of First Mortgage													
Mortgage made at time property acquired.....	773	105	121	88	97	80	91	39	63	63	19	8	11,800
Mortgage placed later than acquisition of property.....	278	79	53	38	32	19	11	8	18	12	3	4	7,900
Refinanced mortgage: Same lender.....	127	27	23	17	16	15	6	4	9	6	2	1	9,500
Different lender.....	56	9	12	9	10	-	4	4	2	4	-	2	9,400
Mortgage placed on property owned free and clear of debt.....	95	43	18	13	6	4	1	1	7	2	-	1	5,600
Purpose of First Mortgage Placed Later Than Acquisition													
Mortgages placed later than acquisition of property.....	278	79	53	38	32	19	11	8	18	12	3	4	7,900
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	24	11	4	3	3	1	1	1	-	-	-	-	...
Secure better terms.....	24	5	6	3	4	1	1	-	2	1	-	1	...
Provide funds for additions, improvements, or repairs to this property.....	69	21	15	7	8	4	4	2	4	2	-	1	7,200
Provide funds for investment in other real estate.....	65	14	10	14	9	5	-	1	5	4	1	-	8,900
Provide funds for other types of investments.....	11	3	1	1	-	-	1	-	3	-	-	2	...
Provide funds for educational or medical expenses.....	13	5	2	3	2	-	-	-	1	-	-	-	...
Other reasons.....	33	9	8	6	3	2	1	1	-	2	1	-	...
Not reported.....	39	12	6	1	3	7	2	3	3	2	-	-	9,500
Other properties.....	773	105	121	88	97	80	91	39	63	63	19	8	11,800
Total Mortgage Loan													
Less than \$5,000.....	183	183	-	-	-	-	-	-	-	-	-	-	2,500
\$5,000 to \$7,499.....	174	1	174	-	-	-	-	-	-	-	-	-	6,200
\$7,500 to \$9,999.....	127	-	1	126	-	-	-	-	-	-	-	-	8,700
\$10,000 to \$12,499.....	125	-	-	-	125	-	-	-	-	-	-	-	11,200
\$12,500 to \$14,999.....	100	-	-	-	4	97	-	-	-	-	-	-	13,600
\$15,000 to \$17,499.....	98	-	-	-	-	2	96	-	-	-	-	-	16,200
\$17,500 to \$19,999.....	46	-	-	-	1	1	1	44	-	-	-	-	18,600
\$20,000 to \$24,999.....	83	-	-	-	-	-	2	2	78	-	-	-	22,300
\$25,000 to \$29,999.....	47	-	-	-	-	-	3	-	3	41	-	-	29,200
\$30,000 to \$39,999.....	39	-	-	-	-	-	-	-	-	33	5	-	30,700
\$40,000 to \$49,999.....	16	-	-	-	-	-	-	-	-	-	16	-	...
\$50,000 to \$74,999.....	9	-	-	-	-	-	-	-	-	-	1	8	...
\$75,000 to \$99,999.....	3	-	-	-	-	-	-	-	-	-	-	3	...
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-	...
Median.....dollars..	10,800	2,500	6,200	8,700	11,200	13,700	16,300	18,800	22,500	29,500	...	...	...
Mean.....dollars..	13,000	3,200	6,000	8,500	11,100	13,700	16,300	18,600	21,900	29,500	...	...	...
Interest Rate on First Mortgage													
Less than 5.0 percent.....	9	1	3	1	2	-	1	-	-	-	-	1	...
5.0 percent.....	14	2	2	-	4	3	-	-	1	-	-	2	...
5.1 to 5.9 percent.....	14	5	2	1	1	2	-	1	1	-	-	-	...
6.0 percent.....	197	34	42	24	14	19	22	11	14	15	1	1	9,800
6.1 to 6.4 percent.....	16	1	3	2	4	-	2	-	-	4	-	-	...
6.5 to 6.9 percent.....	131	15	20	16	10	15	17	6	16	12	3	2	13,300
7.0 percent.....	190	28	33	28	28	14	14	11	16	11	7	-	10,500
7.1 to 7.4 percent.....	43	5	5	3	6	4	8	4	3	3	1	1	14,000
7.5 to 7.9 percent.....	145	17	20	21	20	16	17	8	11	9	4	2	11,900
8.0 percent.....	148	38	27	20	17	15	14	3	3	9	3	-	8,600
8.1 to 8.4 percent.....	10	1	-	1	3	3	-	-	1	1	-	-	...
8.5 to 8.9 percent.....	73	11	7	5	17	9	3	2	10	7	1	1	11,900
9.0 percent.....	17	4	3	1	1	-	-	-	2	3	-	1	...
9.1 to 9.9 percent.....	12	2	5	-	1	-	2	-	2	-	-	-	...
10.0 percent or more.....	32	21	5	3	1	-	1	-	-	-	-	-	...
Median.....	7.0	7.6	7.0	7.0	7.2	7.0	7.0	7.0	7.0	7.0	...	...	...

Table 6. First Mortgage Loan, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	
MORTGAGE CHARACTERISTICS--Continued													
Variable Interest Rate on First Mortgage													
Yes.....	163	27	25	21	14	15	15	8	14	18	3	3	11,500
No.....	887	157	150	105	115	84	87	39	67	57	19	8	10,600
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage													
Less than 8 years.....	192	95	41	18	14	5	8	1	3	4	1	2	5,000
8 to 12 years.....	233	67	67	34	17	9	13	6	8	6	3	2	6,800
13 to 17 years.....	161	7	39	28	35	21	9	2	12	6	1	-	10,400
18 to 22 years.....	175	3	17	28	26	25	22	9	22	15	6	3	13,800
23 to 27 years.....	126	-	4	7	18	17	17	14	18	20	8	2	17,300
28 to 32 years.....	123	1	-	7	14	19	27	13	17	21	2	1	16,800
33 to 37 years.....	4	-	-	-	1	-	1	2	-	-	-	-	...
38 years or more.....	1	-	-	-	-	-	-	-	1	-	-	-	...
No stated term.....	34	10	6	3	4	2	3	-	1	3	-	2	8,200
Median.....	15.5	7.3	11.2	14.5	17.5	20.6	22.0	24.9	22.0	24.9	...	...	...
Servicing of First Mortgage													
Holder.....	911	166	155	109	112	77	88	37	74	65	20	9	10,500
Agent.....	140	18	20	17	18	22	14	9	7	10	1	3	12,100
Holder's Acquisition of First Mortgage													
Originated by holder.....	922	172	158	114	114	83	83	35	72	63	19	10	10,300
Purchased from present servicer.....	87	9	6	6	12	14	13	10	7	8	1	1	14,400
Purchased from someone else.....	31	3	7	4	3	1	3	1	3	3	1	1	...
Not reported.....	11	-	4	1	-	1	3	-	-	-	1	-	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made at time of purchase.....	773	105	121	88	97	80	91	39	63	63	19	8	11,800
Less than 40 percent.....	11	4	4	1	1	-	1	-	-	-	-	-	...
40 to 49 percent.....	9	1	-	1	3	1	1	-	1	-	-	1	...
50 to 59 percent.....	49	11	9	7	8	3	6	1	2	-	-	-	8,700
60 to 69 percent.....	80	20	16	6	10	9	6	3	6	3	2	-	8,800
70 to 79 percent.....	142	11	24	18	10	12	19	8	17	17	4	2	13,900
80 to 89 percent.....	155	14	21	11	20	17	18	9	17	24	4	1	14,200
90 to 94 percent.....	75	9	7	9	9	5	13	4	7	9	3	-	14,200
95 to 99 percent.....	84	4	6	12	22	16	9	7	4	1	2	-	12,100
100 percent or more.....	151	26	32	22	14	17	15	8	6	6	4	3	9,500
Not reported.....	17	4	1	1	-	1	3	-	3	2	1	-	...
Median.....	85	82	82	89	88	89	86	88	82	84	...	...	...
Other properties.....	278	79	53	38	32	19	11	8	18	12	3	4	79
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts													
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	674	104	112	85	76	65	71	33	51	55	14	8	11,100
Less than 20 percent.....	5	1	2	-	-	-	-	1	-	-	-	-	...
20 to 29 percent.....	9	4	1	2	2	-	1	-	-	-	-	-	...
30 to 39 percent.....	29	2	10	1	4	3	1	2	3	2	-	-	...
40 to 49 percent.....	58	8	12	3	7	4	4	4	9	5	-	1	12,100
50 to 59 percent.....	80	6	7	9	9	14	14	3	6	10	2	-	14,200
60 to 69 percent.....	77	10	11	8	5	11	9	5	4	12	2	1	13,500
70 to 79 percent.....	68	5	22	8	3	9	5	5	5	5	1	-	9,500
80 to 89 percent.....	39	5	11	7	3	1	2	1	6	4	1	-	8,900
90 to 99 percent.....	34	6	4	1	5	2	6	4	4	-	1	-	...
100 percent or more.....	186	43	26	30	24	9	17	9	10	10	3	5	9,400
Not reported or not computed.....	89	13	7	15	13	12	11	-	5	6	3	1	11,600
Median.....	75	97	74	84	83	64	69	...	72	66	...	...	...
Other properties.....	213	37	37	21	32	16	22	7	22	14	3	3	10,800
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	978	166	165	114	124	94	94	42	79	68	21	10	10,800
Delinquent (30 days or more).....	60	15	6	10	4	4	8	5	2	6	-	-	9,800
1 to 3 payments.....	44	9	6	7	2	3	6	5	1	5	-	-	9,800
4 or more payments.....	15	5	-	2	3	1	2	-	1	1	-	-	...
Foreclosure in process.....	1	-	-	-	-	1	-	-	1	-	-	-	...
Foreclosure not in process.....	14	5	-	2	3	-	2	-	1	1	-	-	...
Not reported.....	9	2	1	2	1	1	-	-	-	1	-	-	...
No regular payments required.....	5	1	3	-	-	-	-	-	-	-	-	-	...

<sup>1</sup>Exclude properties with less than half of units in rental market during all of year preceding survey.



Table 6. First Mortgage Loan, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan												Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	
PROPERTY CHARACTERISTICS													
Year Built													
1969 and 1970 (part).....	48	-	3	3	10	4	4	5	7	7	3	2	17,300
1967 and 1968.....	62	3	3	6	1	6	14	5	7	13	4	1	17,200
1965 and 1966.....	36	-	4	1	6	5	5	2	2	8	2	1	16,000
1960 to 1964.....	47	6	4	3	7	6	4	3	8	4	3	1	14,500
1950 to 1959.....	170	29	28	12	17	15	22	8	21	13	3	-	12,200
1940 to 1949.....	130	22	19	21	19	13	15	5	8	5	2	2	10,300
1939 or earlier.....	509	114	104	70	68	45	32	16	28	23	4	5	8,800
Not reported.....	47	10	9	9	2	5	5	2	1	3	-	-	8,600
Monthly Rental Receipts Per Housing Unit													
Acquired before 1970 <sup>1</sup> .....	675	104	112	85	76	65	71	33	51	55	14	9	11,200
Less than \$50.....	93	48	11	14	5	7	4	1	1	2	-	1	4,800
\$50 to \$59.....	55	14	18	6	7	5	2	1	2	-	-	-	6,800
\$60 to \$69.....	54	14	14	10	7	2	2	2	2	-	1	-	7,300
\$70 to \$79.....	51	9	12	7	10	4	1	4	3	1	-	-	8,900
\$80 to \$89.....	59	3	15	14	5	2	6	3	6	3	1	-	9,400
\$90 to \$99.....	28	-	10	3	4	4	2	2	1	2	-	-	...
\$100 to \$119.....	66	2	13	8	9	8	10	4	5	4	2	2	13,000
\$120 to \$149.....	66	1	6	7	11	10	12	5	3	7	3	-	14,200
\$150 to \$174.....	41	-	3	-	2	7	11	5	6	4	1	2	17,000
\$175 to \$199.....	23	-	-	-	3	2	7	3	5	2	2	-	...
\$200 to \$249.....	20	-	3	-	-	1	3	2	5	5	1	-	...
\$250 to \$299.....	15	-	-	-	-	1	-	-	3	10	-	1	...
\$300 or more.....	14	-	-	-	-	-	1	1	4	6	1	-	...
No rental receipts.....	4	-	-	3	-	-	-	-	-	-	1	-	...
Not reported.....	85	13	7	13	13	12	11	-	5	6	2	1	11,700
Median.....dollars.	86	47	77	76	84	107	129	...	145	177	...	...	...
Mean.....dollars.	104	49	81	73	90	109	129	...	156	205	...	...	...
Acquired 1970 and 1971 (part).....	212	37	37	21	32	16	22	7	22	14	3	3	10,800
OWNER CHARACTERISTICS													
Type of Owner													
Individual.....	934	173	163	116	111	86	90	44	67	61	13	10	10,300
Partnership.....	49	6	3	4	7	5	3	2	9	8	3	-	14,900
Real estate corporation.....	37	4	4	6	6	5	3	-	2	4	2	1	11,700
Real estate investment trust.....	2	-	-	-	-	-	-	-	1	1	1	-	...
Financial Institution.....	2	-	1	-	-	-	-	-	-	-	1	-	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	25	-	3	-	4	4	6	-	3	1	3	-	...
Not reported.....	2	2	-	-	-	-	-	-	-	-	-	-	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 7. First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	First mortgage loan as percent of purchase price											Median
	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	
1-to-4-housing-unit mortgaged properties.....	1,229	46	23	87	144	235	255	125	106	183	25	82
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	1,148	40	19	76	133	211	236	123	105	181	23	83
2.....	79	5	4	10	11	24	18	2	1	2	3	73
3 or more.....	2	1	-	-	-	-	1	-	-	-	-	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	40	12	1	2	6	3	4	1	-	7	2	64
5.0 percent.....	17	-	2	-	2	2	4	-	1	5	-	...
5.1 to 5.9 percent.....	166	3	2	12	19	44	38	26	9	11	3	80
6.0 percent.....	258	11	6	15	25	44	46	25	28	53	4	85
6.1 to 6.4 percent.....	23	-	-	-	5	7	3	1	2	4	-	...
6.5 to 6.9 percent.....	150	7	3	13	14	28	39	21	12	8	7	81
7.0 percent.....	176	4	3	19	31	32	36	11	10	27	2	79
7.1 to 7.4 percent.....	40	-	2	4	6	10	9	4	2	3	-	77
7.5 to 7.9 percent.....	139	1	3	9	13	27	32	11	23	15	6	84
8.0 percent.....	108	4	-	4	14	17	17	15	7	30	-	88
8.1 to 8.4 percent.....	8	-	-	-	1	3	2	1	1	1	0	...
8.5 to 8.9 percent.....	66	-	1	2	5	11	21	5	9	12	-	86
9.0 percent.....	12	3	-	2	-	4	2	1	-	-	-	...
9.1 to 9.9 percent.....	9	-	-	-	-	3	1	1	-	4	-	...
10.0 percent or more.....	18	2	-	2	3	1	3	2	2	1	2	...
Median.....	6.9	6.0	...	7.0	7.0	6.9	6.9	6.8	7.0	7.0	...	...
Variable Interest Rate on First Mortgage												
Yes.....	157	6	3	20	22	30	36	14	6	18	1	78
No.....	1,072	40	20	67	122	205	219	111	100	165	25	83
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage												
Less than 8 years.....	127	8	1	11	23	18	19	12	4	29	2	80
8 to 12 years.....	201	14	4	18	22	40	31	14	14	36	6	79
13 to 17 years.....	163	4	8	12	27	29	31	12	7	31	1	80
18 to 22 years.....	197	10	3	15	31	44	40	14	13	22	3	78
23 to 27 years.....	197	7	3	16	17	49	48	23	13	16	5	80
28 to 32 years.....	301	3	3	10	20	43	79	45	52	37	8	88
33 to 37 years.....	14	-	-	-	-	5	3	3	1	1	-	...
38 years or more.....	3	-	-	-	-	3	-	-	-	1	-	...
No stated term.....	26	-	-	4	4	2	4	2	1	10	-	...
Median.....	20.8	13.8	...	18.0	17.7	21.2	23.4	25.0	28.0	16.4	...	...
Holder's Acquisition of First Mortgage												
Originated by holder.....	929	37	16	71	119	197	191	79	56	146	17	80
Purchased from present servicer.....	198	2	1	9	19	22	43	27	39	27	8	89
Purchased from someone else.....	85	4	6	5	5	15	17	16	10	7	-	84
Not reported.....	17	3	-	1	1	-	4	2	1	3	-	...
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage¹.....												
Less than 20 percent.....	693	22	10	47	78	138	147	81	63	87	19	82
20 to 29 percent.....	4	2	-	-	-	-	1	-	-	-	-	...
30 to 39 percent.....	6	-	-	1	-	1	1	-	-	2	-	...
40 to 49 percent.....	35	4	1	8	8	5	2	2	3	1	-	64
50 to 59 percent.....	86	5	-	6	19	12	19	9	6	6	5	79
60 to 69 percent.....	130	1	2	7	12	30	31	21	14	11	-	84
70 to 79 percent.....	84	2	-	5	10	19	21	12	7	6	3	82
80 to 89 percent.....	55	-	-	4	5	10	14	7	7	7	2	85
90 to 99 percent.....	24	-	-	1	2	5	6	2	4	2	-	...
100 percent or more.....	26	-	-	-	1	10	7	4	-	2	-	...
Not reported or not computed.....	147	1	4	8	14	30	30	14	8	35	3	84
Median.....	94	6	2	7	7	15	15	10	13	15	7	85
Other properties.....	64	...	...	57	57	66	65	62	62	95	...	...
	342	14	9	20	45	70	69	27	23	60	6	81

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 7. **First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**United States**

PROPERTY CHARACTERISTICS

Year Built

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
1969 and 1970 (part).....	54	-	1	5	3	12	11	6	10	7	-	86
1967 and 1968.....	82	-	1	5	3	15	24	10	9	11	4	86
1965 and 1966.....	63	-	-	-	7	10	18	16	6	5	-	87
1960 to 1964.....	111	3	2	10	14	22	27	14	14	4	3	81
1950 to 1959.....	223	9	5	10	21	48	58	23	16	28	4	82
1940 to 1949.....	169	15	3	13	21	35	27	11	17	25	2	78
1939 or earlier.....	468	16	12	39	66	83	79	41	31	94	7	81
Not reported.....	59	3	-	5	10	10	11	2	3	8	6	79

OWNER CHARACTERISTICS

Type of Owner

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
Individual.....	1,065	35	21	70	133	211	210	109	95	162	19	82
Partnership.....	71	6	1	5	7	10	19	11	2	9	2	83
Real estate corporation.....	53	6	-	4	1	8	11	4	6	9	4	84
Real estate investment trust.....	5	-	-	-	-	1	3	1	-	-	-	...
Financial institution.....	5	-	-	1	-	-	1	-	1	1	-	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	29	-	1	7	3	5	10	-	1	2	-	...
Not reported.....	1	-	-	-	-	-	-	-	-	-	-	...

**Table 8. Value Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
1-to-4-housing-unit mortgaged properties.....	2,944	198	358	360	431	305	293	221	267	234	88	38	152	12,900
MORTGAGE CHARACTERISTICS														
Number of Mortgages														
1.....	2,781	193	346	340	412	290	283	207	255	207	71	34	142	12,700
2.....	159	5	11	19	19	15	9	13	12	26	15	3	11	16,600
3 or more.....	4	-	-	-	-	-	1	1	-	-	1	-	-	...
Variable Interest Rate on First Mortgage														
Yes.....	407	29	46	40	58	45	24	25	34	53	17	12	23	13,600
No.....	2,536	169	312	319	373	260	269	196	232	180	71	25	129	12,800
Not reported.....	1	-	-	-	-	-	-	-	1	-	-	-	-	...
Total Outstanding Debt as Percent of Value														
Less than 20 percent.....	350	36	51	61	63	34	28	19	18	32	4	4	-	11,100
20 to 29 percent.....	277	24	32	46	38	27	33	15	33	16	6	6	-	12,400
30 to 39 percent.....	318	20	46	41	50	39	37	20	28	26	6	6	-	12,600
40 to 49 percent.....	319	17	44	35	50	32	34	31	32	33	10	1	-	13,500
50 to 59 percent.....	387	17	52	56	57	42	37	25	33	38	19	12	-	13,200
60 to 69 percent.....	427	25	43	44	61	50	52	39	53	32	24	3	-	14,500
70 to 79 percent.....	321	21	31	31	50	29	38	39	34	37	9	3	-	14,900
80 to 89 percent.....	220	16	29	23	32	28	22	24	24	11	8	3	-	13,400
90 to 99 percent.....	130	13	17	23	21	22	11	9	9	4	1	-	-	11,500
100 percent or more.....	42	8	13	1	8	1	1	1	3	5	-	-	-	7,500
Not reported.....	152	-	-	-	-	-	-	-	-	-	-	-	152	-
Median.....	53	50	51	49	52	54	54	60	56	52	59	51	-	...
MORTGAGE PAYMENTS AND OTHER EXPENSES														
Real Estate Tax Per Housing Unit														
Acquired before 1970.....	2,499	151	290	310	370	250	251	185	238	199	77	32	146	13,100
Less than \$100.....	358	74	88	46	60	16	17	10	6	6	5	1	28	7,600
\$100 to \$199.....	579	46	112	141	115	56	36	14	14	8	1	-	35	9,500
\$200 to \$299.....	493	13	50	78	106	82	56	42	31	14	6	1	15	12,300
\$300 to \$349.....	206	1	6	16	28	35	49	19	26	12	1	3	8	15,600
\$350 to \$399.....	157	2	7	8	20	24	27	25	24	10	4	1	6	16,500
\$400 to \$449.....	132	-	7	4	13	13	21	21	19	21	6	1	5	18,100
\$450 to \$499.....	82	-	2	4	3	7	7	11	27	11	5	-	5	20,800
\$500 to \$549.....	74	2	1	1	4	5	10	14	15	16	4	1	3	20,100
\$550 to \$599.....	57	-	-	-	2	3	10	9	17	8	3	-	5	20,400
\$600 to \$699.....	93	-	-	4	5	2	3	8	25	33	4	-	7	23,900
\$700 to \$799.....	66	-	1	-	4	1	5	5	9	23	11	1	5	27,100
\$800 or more.....	118	-	-	-	2	4	4	6	17	29	28	19	9	32,500
Not reported.....	85	14	15	7	9	4	5	1	4	8	-	3	15	9,600
Median.....dollars..	254	92	143	174	205	263	314	363	436	541	688	...	214	...
Acquired 1970 and 1971 (part)....	445	47	69	50	60	54	42	36	30	35	11	5	6	12,200
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts														
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	2,214	133	262	285	327	229	226	155	209	162	66	29	130	12,900
Less than 20 percent.....	21	5	8	2	3	2	-	-	-	-	-	-	1	...
20 to 29 percent.....	45	9	13	4	2	3	3	1	5	2	-	1	2	7,400
30 to 39 percent.....	138	14	27	14	21	13	12	5	11	17	1	1	2	11,600
40 to 49 percent.....	289	9	42	50	39	30	34	22	22	16	5	3	16	12,200
50 to 59 percent.....	346	10	33	44	53	51	39	27	44	22	7	1	14	13,700
60 to 69 percent.....	295	9	24	45	39	33	34	24	38	25	12	3	11	14,500
70 to 79 percent.....	187	8	19	27	41	10	23	17	17	13	7	1	4	12,200
80 to 89 percent.....	108	10	12	14	20	13	10	6	6	4	6	-	7	11,800
90 to 99 percent.....	87	3	12	10	13	5	9	7	12	7	3	3	4	14,100
100 percent or more.....	427	37	50	54	69	42	35	27	29	38	11	14	21	12,200
Not reported or not computed.....	270	19	22	21	27	28	27	20	25	18	15	3	46	14,700
Median.....	64	71	59	63	68	60	63	65	62	65	70	...	65	...
Other properties.....	349	37	55	42	47	41	34	24	19	31	9	3	6	12,000

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



**Table 8. Value Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties:  
1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES														
--Continued														
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	2,499	151	290	310	370	250	251	185	238	199	77	32	146	13,100
Less than \$10.....	248	21	32	25	52	24	30	13	19	16	8	8	-	12,200
\$10 to \$14.....	378	10	35	61	74	41	33	29	38	35	18	4	-	13,000
\$15 to \$19.....	456	15	42	60	58	67	60	40	48	43	17	8	-	14,500
\$20 to \$24.....	424	17	47	47	65	49	55	40	51	34	13	7	-	14,400
\$25 to \$29.....	287	14	26	43	41	26	27	28	37	37	7	1	-	14,300
\$30 to \$39.....	258	20	40	38	45	28	22	17	29	13	7	1	-	11,700
\$40 to \$49.....	88	14	17	14	8	7	8	6	6	7	1	-	-	9,800
\$50 to \$59.....	50	9	16	7	7	1	3	4	4	-	-	-	-	7,600
\$60 or more.....	56	15	17	5	7	4	2	-	2	2	1	-	-	6,900
Not reported or not computed.....	252	15	18	9	13	5	11	9	5	12	5	4	146	12,000
Median.....dollars..	20	26	22	20	19	19	19	20	21	19	17	...	-	...
Acquired 1970 and 1971 (part)....	445	47	69	50	60	54	42	36	30	35	11	5	6	12,200
PROPERTY CHARACTERISTICS														
Year Built														
1969 and 1970 (part).....	56	3	1	4	5	8	7	5	12	4	4	1	-	17,400
1967 and 1968.....	83	-	3	5	11	6	11	8	12	16	7	4	1	19,200
1965 and 1966.....	118	-	6	6	12	11	14	10	24	17	14	3	-	19,800
1960 to 1964.....	295	6	15	20	38	39	40	42	35	35	12	3	11	16,500
1950 to 1959.....	726	16	26	79	116	87	98	76	91	71	18	11	36	15,500
1940 to 1949.....	404	27	50	57	66	49	41	26	23	32	8	4	19	12,200
1939 or earlier.....	1,144	140	244	179	163	95	76	48	56	54	22	11	56	9,700
Not reported.....	118	6	12	10	20	9	6	6	14	4	3	-	28	12,100
Purchase Price Per Housing Unit														
Properties acquired by purchase														
1967 to 1971 (part).....	1,265	91	170	141	184	142	113	112	114	104	47	21	26	13,100
Less than \$5,000.....	164	86	58	8	5	3	-	1	-	-	-	-	2	4,700
\$5,000 to \$7,499.....	179	4	106	44	19	2	1	-	2	-	-	-	1	7,000
\$7,500 to \$9,999.....	189	-	6	87	70	18	5	1	-	-	-	-	3	10,000
\$10,000 to \$12,499.....	163	-	-	-	80	49	20	8	3	1	-	-	1	12,500
\$12,500 to \$14,999.....	140	-	-	1	7	68	38	21	5	-	-	-	-	14,800
\$15,000 to \$17,499.....	107	-	-	-	-	1	45	40	18	3	-	-	-	18,000
\$17,500 to \$19,999.....	82	-	-	-	-	-	1	37	34	8	1	-	1	20,400
\$20,000 to \$24,999.....	89	-	-	-	-	-	1	-	48	38	1	-	-	24,500
\$25,000 to \$29,999.....	49	-	-	-	-	-	-	-	1	43	3	1	1	30,300
\$30,000 to \$34,999.....	33	-	-	-	-	-	-	-	-	11	21	1	-	...
\$35,000 to \$39,999.....	14	-	-	-	-	-	-	-	1	-	12	1	-	...
\$40,000 to \$49,999.....	15	-	-	-	-	-	-	-	-	-	8	7	-	...
\$50,000 or more.....	13	-	-	1	1	-	-	-	-	-	-	11	-	...
Not reported.....	27	1	-	-	1	-	1	5	1	-	-	-	18	...
Median.....dollars..	11,300	2,600	5,600	8,000	9,900	12,400	14,400	16,500	19,600	25,200	34,300	...	...	...
Other properties.....	1,678	107	188	219	246	163	180	109	154	130	41	17	126	12,700
Monthly Rental Receipts Per Housing Unit														
Acquired before 1970 <sup>1</sup> .....	2,216	133	262	285	327	229	226	155	209	164	66	29	130	12,900
Less than \$50.....	248	60	59	35	29	19	9	8	4	2	1	3	20	7,300
\$50 to \$59.....	153	18	53	28	26	4	5	2	4	5	-	-	7	7,600
\$60 to \$69.....	175	7	38	53	35	8	18	3	4	1	-	-	9	9,300
\$70 to \$79.....	173	13	31	37	41	20	11	1	6	6	-	1	7	10,100
\$80 to \$89.....	160	8	18	43	35	24	7	9	5	4	1	-	5	10,600
\$90 to \$99.....	119	2	13	21	36	12	14	6	4	4	-	-	7	11,400
\$100 to \$119.....	281	3	23	34	62	47	42	22	22	16	4	3	4	13,400
\$120 to \$149.....	284	3	5	12	30	51	60	51	41	14	3	1	12	16,400
\$150 to \$174.....	152	-	-	2	4	9	27	26	53	20	6	3	2	20,700
\$175 to \$199.....	66	-	-	1	1	3	5	3	25	19	4	3	3	23,900
\$200 to \$249.....	70	-	-	-	2	2	1	4	11	38	8	-	4	28,500
\$250 to \$299.....	34	-	-	-	-	-	-	-	-	11	17	3	2	...
\$300 or more.....	30	-	-	-	-	1	-	-	3	5	7	10	3	...
No rental receipts.....	18	1	-	-	3	2	1	1	1	3	1	1	2	...
Not reported.....	252	17	22	21	24	25	26	18	23	15	14	2	44	14,500
Median.....dollars..	95	47	62	74	85	105	117	130	150	176	240	...	78	...
Mean.....dollars..	104	50	64	75	85	102	112	123	144	169	230	...	102	...
Acquired 1970 and 1971 (part)....	347	37	55	42	47	41	34	24	19	29	9	3	6	11,900

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 8. Value Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

PROPERTY CHARACTERISTICS--Continued

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	2,216	133	262	285	327	229	226	155	209	164	66	29	130	12,900
Less than 5 percent.....	145	2	5	11	17	19	14	11	19	25	9	13	-	18,400
5 to 9 percent.....	827	22	54	93	130	84	109	88	114	92	32	9	-	15,700
10 to 14 percent.....	679	29	99	122	138	91	75	36	48	28	9	3	-	11,600
15 to 19 percent.....	124	19	50	34	12	4	1	-	3	1	-	-	-	7,200
20 to 24 percent.....	53	19	26	4	3	1	-	-	1	-	1	-	-	5,800
25 to 29 percent.....	16	10	4	1	-	1	-	-	-	-	-	-	-	...
30 to 39 percent.....	13	10	2	-	-	1	-	-	-	-	-	-	-	...
40 percent or more.....	4	4	-	-	-	-	-	-	-	-	-	-	-	...
Not reported or not computed.....	354	19	22	21	27	28	27	20	25	18	15	3	130	14,700
Median.....	9	16	13	11	10	9	8	8	8	7	7	...	-	...
Acquired 1970 and 1971 (part)....	347	37	55	42	47	41	34	24	19	29	9	3	6	11,900

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	2,216	133	262	285	327	229	226	155	209	164	66	29	130	12,900
Less than 1.0 percent.....	1,007	47	100	124	166	102	117	82	104	77	28	19	41	13,600
1.0 to 2.9 percent.....	19	1	2	6	3	1	1	1	2	1	-	-	-	...
3.0 to 4.9 percent.....	40	2	8	6	11	4	5	1	1	3	-	-	2	10,700
5.0 to 6.9 percent.....	26	1	5	3	7	5	3	-	1	-	-	-	-	...
7.0 to 8.9 percent.....	64	1	5	16	8	5	11	4	5	5	-	-	3	12,800
9.0 to 10.9 percent.....	34	2	9	6	7	2	1	1	2	1	3	-	1	...
11.0 to 12.9 percent.....	19	1	5	4	3	-	1	2	2	-	-	-	2	...
13.0 to 14.9 percent.....	26	1	5	4	3	2	-	1	4	1	2	1	1	...
15 percent or more.....	315	30	55	44	44	32	20	20	23	22	9	1	15	11,200
Not reported or not computed.....	667	46	68	73	75	75	67	44	66	52	24	9	65	13,800
Median.....	0.7	0.9	0.9	0.8	0.7	0.7	0.6	0.6	0.7	0.7	0.7	...	0.8	...
Acquired 1970 and 1971 (part)....	347	37	55	42	47	41	34	24	19	29	9	3	6	11,900

OWNER CHARACTERISTICS

Type of Owner

Individual.....	2,630	178	326	330	392	280	256	200	237	199	68	30	133	12,700
Partnership.....	112	8	14	12	12	9	15	8	10	15	5	2	2	15,100
Real estate corporation.....	107	10	11	11	18	7	11	4	12	7	8	3	7	13,000
Real estate investment trust.....	9	-	2	3	-	1	1	1	1	-	-	-	-	...
Financial institution.....	8	-	1	-	2	1	1	-	-	-	-	-	1	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-	...
Other.....	69	1	3	3	6	3	9	7	7	12	7	3	7	19,500
Not reported.....	10	1	2	1	-	3	-	-	-	-	-	-	2	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 9. Value Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Nonmortgaged Properties: 1971

[Number of nonmortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
1-to-4-housing-unit nonmortgaged properties.....	4,024	1,000	823	489	467	181	220	96	167	112	52	38	380	7,500
RECURRING EXPENSES														
Real Estate Tax Per Housing Unit														
Acquired before 1970.....	3,705	911	761	453	429	163	197	92	152	110	46	38	354	7,500
Less than \$100.....	1,345	608	333	109	83	16	33	10	19	11	4	7	112	5,100
\$100 to \$199.....	894	179	228	182	131	46	36	6	23	4	1	4	52	7,700
\$200 to \$299.....	477	30	96	84	100	38	41	21	22	11	1	1	33	10,300
\$300 to \$349.....	165	4	19	27	34	15	19	10	14	7	1	1	14	11,900
\$350 to \$399.....	96	1	12	6	24	11	10	5	12	1	2	1	7	12,500
\$400 to \$449.....	83	1	4	4	11	7	15	11	9	15	2	-	5	17,000
\$450 to \$499.....	50	1	1	5	6	5	8	8	11	2	2	2	1	17,600
\$500 to \$549.....	53	-	1	6	6	5	4	6	4	9	3	1	8	17,600
\$550 to \$599.....	30	-	1	-	1	3	5	4	6	8	1	-	1	...
\$600 to \$699.....	42	-	2	-	2	3	6	5	8	12	3	1	-	21,700
\$700 to \$799.....	23	-	1	-	-	1	2	-	3	7	1	1	5	...
\$800 or more.....	84	-	1	-	-	1	7	3	13	17	19	14	7	31,900
Not reported.....	364	87	62	29	30	11	12	3	8	6	4	4	109	6,600
Median.....dollars..	136	67	107	156	188	238	257	337	326	508	684	513	120	...
Acquired 1970 and 1971 (part)....	320	89	62	35	38	18	24	5	15	3	6	-	26	7,300
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	3,705	911	761	453	429	163	197	92	152	110	46	38	354	7,500
Less than \$10.....	512	140	132	61	69	15	31	7	29	11	4	12	-	7,200
\$10 to \$14.....	560	133	126	72	84	38	38	16	26	18	7	3	-	8,200
\$15 to \$19.....	506	108	122	86	59	24	29	20	26	20	8	4	-	8,200
\$20 to \$24.....	380	68	74	64	52	28	25	14	19	20	9	7	-	9,400
\$25 to \$29.....	336	88	65	45	57	12	21	13	15	14	4	1	-	8,300
\$30 to \$39.....	332	90	79	51	45	19	15	9	9	10	4	1	-	7,400
\$40 to \$49.....	158	54	49	18	10	8	5	1	8	3	1	-	-	6,200
\$50 to \$59.....	91	50	20	6	5	1	6	1	1	-	-	-	-	4,600
\$60 or more.....	105	72	20	8	2	1	1	-	-	-	-	-	-	3,700
Not reported or not computed.....	726	108	74	43	45	17	25	9	19	14	9	10	354	7,700
Median.....dollars..	19	21	18	19	18	19	17	19	17	19	19	...	-	...
Acquired 1970 and 1971 (part)....	320	89	62	35	38	18	24	5	15	3	6	-	26	7,300
PROPERTY CHARACTERISTICS														
Year Built														
1969 and 1970 (part).....	16	3	1	-	1	1	3	-	3	-	1	1	-	...
1967 and 1968.....	23	2	-	5	7	2	2	-	5	-	-	-	1	...
1965 and 1966.....	37	1	13	2	2	5	1	-	6	3	-	1	1	11,200
1960 to 1964.....	145	22	20	14	24	9	9	5	17	9	-	5	11	11,100
1950 to 1959.....	532	99	79	45	63	49	52	28	28	23	19	6	41	10,900
1940 to 1949.....	593	149	125	68	62	33	33	15	28	30	5	7	38	7,600
1939 or earlier.....	2,567	709	558	339	300	81	117	49	79	45	25	17	250	7,000
Not reported.....	113	14	28	15	8	1	3	-	1	3	1	1	39	7,100
Purchase Price Per Housing Unit														
Properties acquired by purchase														
1967 to 1971 (part).....	489	145	98	70	53	19	18	12	29	13	7	5	19	7,300
Less than \$5,000.....	214	138	47	16	9	1	-	1	1	-	-	-	1	3,900
\$5,000 to \$7,499.....	96	5	49	25	13	4	-	-	-	-	-	-	-	7,200
\$7,500 to \$9,999.....	53	-	1	29	14	3	3	-	2	1	-	-	-	9,600
\$10,000 to \$12,499.....	30	-	-	-	16	7	4	-	2	-	-	-	-	...
\$12,500 to \$14,999.....	13	1	-	1	-	4	5	1	-	-	-	-	-	...
\$15,000 to \$17,499.....	15	-	-	-	-	-	7	3	6	-	-	-	-	...
\$17,500 to \$19,999.....	17	-	-	-	1	-	-	6	4	5	-	-	-	...
\$20,000 to \$24,999.....	15	-	-	-	-	-	-	-	15	-	-	-	-	...
\$25,000 to \$29,999.....	7	-	-	-	-	-	-	-	-	7	-	-	-	...
\$30,000 to \$34,999.....	3	-	-	-	-	-	-	-	-	-	3	-	-	...
\$35,000 to \$39,999.....	5	-	-	-	-	-	-	-	-	-	1	2	1	...
\$40,000 to \$49,999.....	4	-	-	-	-	-	-	-	-	-	3	1	-	...
\$50,000 or more.....	1	-	-	-	-	-	-	-	-	-	-	1	-	...
Not reported.....	16	1	-	-	-	-	-	-	-	-	-	-	15	...
Median.....dollars..	5,600	2,600	5,100	7,000	8,400	...	...	...	...	...	...	...	...	...
Other properties.....	3,536	854	725	419	414	162	202	85	137	99	44	33	361	7,500

**Table 9. Value Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Nonmortgaged Properties: 1971—Continued**

[Number of nonmortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Monthly Rental Receipts Per Housing Unit**

	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
Acquired before 1970 <sup>1</sup> .....	3,041	738	647	405	360	133	160	76	107	84	35	27	269	7,500
Less than \$50.....	971	474	246	80	56	5	7	7	9	1	4	3	78	4,700
\$50 to \$59.....	328	92	111	50	26	9	8	6	3	3	-	3	18	6,400
\$60 to \$69.....	334	43	111	77	38	13	15	3	7	1	-	4	20	7,600
\$70 to \$79.....	269	17	69	71	57	19	13	3	4	2	-	1	14	9,000
\$80 to \$89.....	179	12	31	38	49	10	14	2	4	5	1	1	10	10,100
\$90 to \$99.....	100	5	7	25	28	13	9	3	2	3	-	-	5	10,900
\$100 to \$119.....	193	6	10	20	42	24	33	12	13	11	3	-	18	13,500
\$120 to \$149.....	155	2	-	10	15	24	27	26	25	12	6	-	8	17,000
\$150 to \$174.....	67	-	3	-	4	4	10	6	14	15	3	1	7	20,900
\$175 to \$199.....	17	-	1	2	-	-	1	2	1	5	1	-	2	...
\$200 to \$249.....	30	-	-	-	1	2	1	1	7	9	6	1	1	...
\$250 to \$299.....	8	-	-	-	-	-	-	-	-	4	3	-	-	...
\$300 or more.....	16	-	-	-	-	-	-	-	-	2	8	6	-	...
No rental receipts.....	94	40	11	9	7	2	3	-	4	1	-	-	17	4,800
Not reported.....	279	45	47	24	36	7	18	3	13	9	-	6	71	8,700
Median.....dollars..	61	34	54	67	76	94	101	119	123	146	181	...	56	...
Mean.....dollars..	69	38	53	67	76	95	98	106	119	146	241	...	62	...
Acquired 1970 and 1971 (part)....	173	40	43	19	23	7	11	3	8	-	4	-	14	7,300

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	3,041	738	647	405	360	133	160	76	107	84	35	27	269	7,500
Less than 5 percent.....	223	19	41	27	32	7	17	16	23	13	14	15	-	12,000
5 to 9 percent.....	945	121	179	150	164	74	87	43	52	54	17	5	-	10,300
10 to 14 percent.....	834	185	263	166	110	38	33	13	14	7	2	2	-	7,200
15 to 19 percent.....	270	139	89	26	11	3	2	-	-	-	-	-	-	4,900
20 to 24 percent.....	106	89	13	2	-	1	-	-	-	-	1	-	-	3,000
25 to 29 percent.....	31	28	1	1	1	-	-	-	-	-	-	-	-	...
30 to 39 percent.....	47	42	4	-	-	-	-	-	-	-	1	-	-	2,800
40 percent or more.....	31	30	-	-	-	-	-	-	-	-	-	-	-	...
Not reported or not computed.....	553	85	58	33	42	9	21	3	17	10	-	6	269	7,500
Median.....	10	15	11	10	8	8	8	7	7	7	6	...	-	...
Acquired 1970 and 1971 (part)....	173	40	43	19	23	7	11	3	8	-	4	-	14	7,300

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	3,041	738	647	405	360	133	160	76	107	84	35	27	269	7,500
Less than 1.0 percent.....	1,469	339	315	201	186	79	84	39	55	49	18	11	93	7,900
1.0 to 2.9 percent.....	12	3	3	2	-	-	1	1	-	-	-	-	-	...
3.0 to 4.9 percent.....	45	13	6	7	9	3	1	1	-	-	-	-	2	8,400
5.0 to 6.9 percent.....	17	3	7	5	1	-	-	-	1	-	-	-	1	...
7.0 to 8.9 percent.....	76	16	20	12	14	2	-	5	-	-	2	-	3	7,600
9.0 to 10.9 percent.....	28	8	9	5	3	1	-	-	-	-	-	-	2	...
11.0 to 12.9 percent.....	22	7	5	5	-	-	2	-	-	-	-	-	3	...
13.0 to 14.9 percent.....	18	6	2	4	1	-	-	1	1	1	-	-	2	...
15 percent or more.....	437	140	107	57	36	15	14	11	5	3	4	3	42	6,300
Not reported or not computed.....	916	203	173	107	106	33	58	19	43	31	10	13	119	8,000
Median.....	0.7	0.8	0.7	0.7	0.7	0.6	0.6	0.7	0.5	0.5	...	...	0.8	...
Acquired 1970 and 1971 (part)....	173	40	43	19	23	7	11	3	8	-	4	-	14	7,300

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	3,581	911	762	438	421	158	181	85	136	86	41	28	334	7,300
Partnership.....	106	26	21	19	13	4	6	1	4	2	3	-	8	7,900
Real estate corporation.....	73	17	10	13	7	6	5	1	-	6	2	-	8	8,700
Real estate investment trust.....	4	-	1	-	-	-	-	1	-	-	-	1	-	...
Financial institution.....	19	2	2	5	-	3	2	-	1	1	-	-	2	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-	...
Other.....	214	38	22	13	23	8	25	8	23	16	6	9	23	12,400
Not reported.....	29	6	5	2	3	1	2	-	2	1	-	-	6	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
1-to-4-housing-unit mortgaged properties.....	2,944	350	277	318	319	387	427	321	220	130	42	152	53
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	2,781	337	274	311	304	369	406	297	185	121	36	142	52
2.....	159	14	3	7	13	19	22	23	33	9	6	11	68
3 or more.....	4	-	-	-	1	-	-	1	2	-	-	-	...
Origin of First Mortgage													
Mortgage made at time property acquired.....	1,636	168	141	174	183	224	245	196	122	82	24	77	55
Mortgage assumed at time property acquired.....	779	76	69	75	82	107	129	94	72	27	7	41	56
Mortgage placed later than acquisition of property.....	529	106	67	70	53	56	53	31	26	22	12	33	40
Refinanced mortgage: Same lender.....	243	37	26	30	31	22	31	16	11	18	5	14	46
Different lender.....	116	20	18	18	9	18	10	6	9	4	-	3	40
Mortgage placed on property owned free and clear of debt.....	170	49	23	21	12	15	12	9	6	-	6	16	32
Purpose of First Mortgage Placed Later Than Acquisition													
Mortgages placed later than acquisition of property.....	529	106	67	70	53	56	53	31	26	22	12	33	40
Renew or extend loan that had fallen due, without increasing the outstanding balance....	35	6	8	3	2	3	2	2	2	4	-	4	...
Secure better terms.....	47	10	6	9	5	8	2	2	2	-	2	-	38
Provide funds for additions, improvements, or repairs to this property.....	137	34	17	16	11	19	8	1	9	3	3	16	35
Provide funds for investment in other real estate.....	133	25	14	16	18	11	14	13	7	7	2	6	44
Provide funds for other types of investments... expenses.....	26	2	5	5	1	4	4	1	2	2	-	-	...
Other reasons.....	17	5	2	2	-	1	5	1	-	-	-	-	...
Not reported.....	61	11	7	12	4	4	9	5	-	-	3	5	37
Other properties.....	74	14	8	7	12	6	8	5	4	6	1	2	45
Other properties.....	2,415	244	210	248	265	331	374	290	194	108	30	119	55
Year First Mortgage Made													
1969 to 1971 (part).....	900	49	50	55	55	119	153	160	130	94	22	13	67
1967 and 1968.....	612	45	30	56	72	102	117	80	52	23	6	30	58
1965 and 1966.....	480	47	60	66	57	72	77	39	23	4	5	30	49
1960 to 1964.....	661	112	81	94	105	72	69	39	12	8	8	61	41
1955 to 1959.....	220	62	44	36	27	19	12	4	2	1	2	11	29
1950 to 1954.....	62	28	12	11	2	3	-	-	-	-	-	6	20
1949 or earlier.....	9	8	-	-	-	-	-	-	-	-	-	1	...
Variable Interest Rate on First Mortgage													
Yes.....	407	40	36	52	48	53	63	38	30	19	5	23	52
No.....	2,536	310	240	266	270	334	364	284	190	112	37	129	53
Not reported.....	1	-	1	-	-	-	-	-	-	-	-	-	...
Term of First Mortgage													
Less than 8 years.....	234	51	42	28	12	22	16	18	14	12	8	11	36
8 to 12 years.....	498	111	69	74	51	53	44	24	21	10	5	35	36
13 to 17 years.....	454	70	53	67	57	61	54	27	16	17	6	25	44
18 to 22 years.....	564	57	63	56	91	84	82	46	37	22	4	24	50
23 to 27 years.....	533	32	36	61	66	79	93	63	42	24	5	31	57
28 to 32 years.....	555	11	6	17	36	79	124	132	77	41	11	21	69
33 to 37 years.....	17	-	-	-	-	3	4	3	3	4	-	-	...
38 years or more.....	14	1	1	1	-	1	3	1	1	-	2	2	...
No stated term.....	76	17	7	13	5	6	7	7	8	-	1	3	38
Median.....	20.1	13.3	15.2	16.7	19.9	21.3	23.7	26.3	25.0	23.9	19.8	18.8	...
Holder's Acquisition of First Mortgage													
Originated by holder.....	2,231	289	222	262	240	310	313	212	154	92	28	109	51
Purchased from present servicer.....	441	26	26	34	38	51	74	83	44	26	8	31	64
Purchased from someone else.....	221	31	20	19	33	19	37	23	15	10	5	9	51
Not reported.....	50	5	9	3	8	7	3	3	6	2	-	4	47
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	2,751	327	264	300	300	361	406	293	212	117	30	141	53
Delinquent (30 days or more).....	157	17	9	16	14	14	18	28	8	13	10	10	62
1 to 3 payments.....	106	11	3	13	10	12	10	20	7	9	4	8	59
4 or more payments.....	50	5	6	3	4	2	8	8	1	5	7	2	65
Foreclosure in process.....	11	-	1	-	-	-	2	2	1	3	2	-	...
Foreclosure not in process.....	40	5	4	3	4	2	6	6	-	2	4	2	57
Not reported.....	29	4	2	2	5	10	3	-	-	-	-	1	...
No regular payments required.....	8	3	1	-	-	2	-	-	-	-	1	-	...

Table 10. **Total Outstanding Debt as Percent of Value, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued													
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts													
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	2,214	286	228	263	265	302	315	205	134	66	19	130	49
Less than 20 percent.....	21	13	2	2	1	-	1	-	-	-	-	1	...
20 to 29 percent.....	45	15	14	6	4	2	-	1	1	-	-	2	24
30 to 39 percent.....	138	28	19	30	22	23	6	4	1	1	-	2	36
40 to 49 percent.....	289	42	35	43	42	48	39	16	6	1	1	16	44
50 to 59 percent.....	346	32	28	37	39	52	71	38	27	6	1	14	55
60 to 69 percent.....	295	30	31	33	41	41	46	40	18	4	-	11	51
70 to 79 percent.....	187	20	13	24	33	23	29	18	14	7	-	4	50
80 to 89 percent.....	108	13	11	16	12	8	21	7	10	2	2	7	48
90 to 99 percent.....	87	14	9	5	10	13	11	10	9	1	1	4	52
100 percent or more.....	427	46	38	41	35	68	60	50	36	24	8	21	56
Not reported or not computed.....	270	32	29	26	27	23	30	21	12	19	5	46	49
Median.....	64	58	60	60	62	63	65	68	75	96	...	65	...
Other properties.....	349	15	11	16	24	40	64	63	56	42	13	6	70
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....	2,499	331	262	297	289	338	350	239	147	73	28	146	49
Less than \$10.....	248	58	44	24	21	24	30	17	17	9	4	-	39
\$10 to \$14.....	378	51	43	51	52	64	50	42	11	12	1	-	48
\$15 to \$19.....	456	62	52	62	56	69	83	41	18	11	3	-	49
\$20 to \$24.....	424	54	43	56	56	60	71	43	31	6	3	-	50
\$25 to \$29.....	287	28	27	33	41	48	39	33	23	9	4	-	52
\$30 to \$39.....	258	30	21	32	32	32	33	36	31	9	3	-	54
\$40 to \$49.....	88	12	6	9	12	15	16	7	7	4	1	-	53
\$50 to \$59.....	50	11	5	10	7	8	2	4	3	1	-	-	38
\$60 or more.....	56	5	10	4	4	5	9	9	4	4	3	-	60
Not reported or not computed.....	252	21	10	17	6	13	17	7	3	7	6	146	49
Median.....dollars..	20	18	18	20	21	20	20	21	24	20	...	-	...
Acquired 1970 and 1971 (part).....	445	19	15	21	30	49	77	82	73	57	14	6	70
PROPERTY CHARACTERISTICS													
Year Property Acquired													
1969 to 1971 (part).....	753	33	31	39	47	100	141	142	115	79	18	8	68
1967 and 1968.....	526	29	29	46	59	87	96	83	52	23	4	18	60
1965 and 1966.....	435	36	49	49	51	75	81	32	24	6	3	29	52
1960 to 1964.....	652	87	70	98	98	78	72	46	18	14	10	59	44
1955 to 1959.....	325	76	53	50	45	33	21	14	5	5	2	19	34
1950 to 1954.....	162	57	31	27	12	7	12	2	-	-	3	9	26
1949 or earlier.....	92	32	14	9	6	7	4	2	5	2	1	10	26
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Year Built													
1969 and 1970 (part).....	56	2	-	-	5	2	10	16	5	14	1	-	75
1967 and 1968.....	83	4	3	-	5	10	14	31	11	4	-	1	71
1965 and 1966.....	118	2	7	9	5	21	27	24	15	6	3	-	65
1960 to 1964.....	295	21	12	22	29	47	64	46	32	8	3	11	61
1950 to 1959.....	726	68	77	103	87	99	107	74	48	18	8	36	50
1940 to 1949.....	404	54	42	45	36	47	75	31	32	18	4	19	53
1939 or earlier.....	1,144	189	130	133	139	152	114	87	70	53	23	56	46
Not reported.....	118	10	6	7	13	9	17	12	8	9	-	28	60
Purchase Price Per Housing Unit													
Properties acquired by purchase 1967 to 1971 (part).....	1,265	60	56	83	105	184	237	224	168	101	22	26	65
Less than \$5,000.....	164	20	16	23	10	24	22	19	18	8	2	2	55
\$5,000 to \$7,499.....	179	12	11	12	26	39	25	20	17	12	4	1	57
\$7,500 to \$9,999.....	189	8	7	16	21	29	33	31	20	17	3	3	63
\$10,000 to \$12,499.....	163	3	5	6	11	24	46	26	23	15	3	1	66
\$12,500 to \$14,999.....	140	2	4	5	9	14	27	30	25	22	3	-	73
\$15,000 to \$17,499.....	107	6	3	6	7	4	25	27	21	7	1	-	70
\$17,500 to \$19,999.....	82	-	1	5	5	10	15	20	17	7	1	1	72
\$20,000 to \$24,999.....	89	2	3	5	9	11	20	17	15	6	1	-	67
\$25,000 to \$29,999.....	49	3	1	-	2	7	9	16	5	3	2	1	71
\$30,000 to \$34,999.....	33	-	1	-	3	8	8	9	1	1	1	-	...
\$35,000 to \$39,999.....	14	3	2	-	1	1	1	1	4	-	-	-	...
\$40,000 to \$49,999.....	15	-	-	-	-	3	4	5	1	1	-	-	...
\$50,000 or more.....	13	1	-	4	-	8	-	-	-	-	-	-	...
Not reported.....	27	-	2	1	-	3	-	2	-	2	-	18	...
Median.....dollars..	11,300	7,100	7,500	8,400	9,500	9,900	12,000	13,800	13,100	12,000	...	...	...
Other properties.....	1,678	291	221	235	213	203	190	97	52	30	20	126	41

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 1-to-4-Housing-Unit Properties:  
1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
PROPERTY CHARACTERISTICS--Continued													
Monthly Rental Receipts Per Housing Unit													
Acquired before 1970 <sup>1</sup> .....	2,216	288	228	263	265	303	315	205	134	66	19	130	49
Less than \$50.....	248	47	33	26	19	33	22	26	10	6	5	20	43
\$50 to \$59.....	153	35	16	23	17	23	15	2	9	5	1	7	39
\$60 to \$69.....	175	32	15	29	21	17	20	12	11	7	3	9	43
\$70 to \$79.....	173	25	24	26	21	25	20	14	8	3	1	7	43
\$80 to \$89.....	160	22	17	24	26	25	14	11	9	8	1	5	45
\$90 to \$99.....	119	18	12	17	17	13	18	10	7	1	-	7	45
\$100 to \$119.....	281	37	26	30	38	44	53	20	23	5	-	4	51
\$120 to \$149.....	284	21	29	32	33	31	54	41	21	7	2	12	56
\$150 to \$174.....	152	11	15	9	18	25	32	23	11	4	1	2	58
\$175 to \$199.....	66	3	1	9	11	15	10	12	1	-	-	3	55
\$200 to \$249.....	70	2	7	12	9	13	12	5	6	-	-	4	52
\$250 to \$299.....	34	1	1	-	5	9	8	3	4	-	-	2	...
\$300 or more.....	30	3	2	1	3	8	5	4	1	-	-	3	...
No rental receipts.....	18	4	1	3	3	3	3	-	-	-	-	2	...
Not reported.....	252	28	28	23	24	20	27	21	12	19	5	44	50
Median.....dollars..	95	75	86	86	99	102	112	115	106	83	...	78	...
Mean.....dollars..	104	83	96	95	108	114	118	118	112	88	...	102	...
Acquired 1970 and 1971 (part).....	347	13	11	16	24	39	64	63	56	42	13	6	70
Rental Receipts as Percent of Value													
Acquired before 1970 <sup>1</sup> .....	2,216	288	228	263	265	303	315	205	134	66	19	130	49
Less than 5 percent.....	145	28	22	11	7	26	21	15	7	7	2	-	51
5 to 9 percent.....	827	115	89	116	130	128	108	78	43	16	4	-	47
10 to 14 percent.....	679	82	72	79	74	90	128	75	57	15	6	-	53
15 to 19 percent.....	124	13	8	19	16	21	21	9	10	5	2	-	52
20 to 24 percent.....	53	11	5	7	6	9	3	7	5	2	-	-	46
25 to 29 percent.....	16	5	1	2	3	3	-	1	-	2	-	-	...
30 to 39 percent.....	13	2	2	1	2	2	3	1	1	-	-	-	...
40 percent or more.....	4	-	-	2	1	-	-	-	-	-	-	-	...
Not reported or not computed.....	354	32	29	26	27	23	30	21	12	19	5	130	49
Median.....	9	9	9	9	9	9	10	9	10	10	...	-	...
Acquired 1970 and 1971 (part).....	347	13	11	16	24	39	64	63	56	42	13	6	70
Rental Vacancy Losses as Percent of Potential Receipts													
Acquired before 1970 <sup>1</sup> .....	2,216	288	228	263	265	303	315	205	134	66	19	130	49
Less than 1.0 percent.....	1,007	132	113	110	134	148	147	86	62	26	10	41	49
1.0 to 2.9 percent.....	19	1	1	1	1	5	4	2	3	-	-	-	...
3.0 to 4.9 percent.....	40	8	1	6	7	3	4	8	2	-	-	2	46
5.0 to 6.9 percent.....	26	4	3	3	4	2	5	2	1	-	1	-	...
7.0 to 8.9 percent.....	64	4	6	8	7	8	13	9	5	-	-	3	57
9.0 to 10.9 percent.....	34	1	2	8	2	6	6	4	2	2	-	1	...
11.0 to 12.9 percent.....	19	-	1	2	2	4	2	2	2	2	-	2	...
13.0 to 14.9 percent.....	26	4	1	5	3	2	4	2	1	-	-	1	...
15 percent or more.....	315	42	31	38	36	43	46	32	19	10	3	15	50
Not reported or not computed.....	667	90	68	81	69	83	83	58	38	26	5	65	48
Median.....	0.7	0.7	0.7	0.8	0.7	0.7	0.7	0.8	0.7	0.8	...	0.8	...
Acquired 1970 and 1971 (part).....	347	13	11	16	24	39	64	63	56	42	13	6	70
OWNER CHARACTERISTICS													
Type of Owner													
Individual.....	2,630	318	250	289	284	348	378	288	197	112	35	133	53
Partnership.....	112	16	8	8	8	12	23	12	14	6	2	2	60
Real estate corporation.....	107	7	12	8	14	14	16	14	5	7	2	7	56
Real estate investment trust.....	9	-	-	-	2	4	-	-	-	1	-	-	...
Financial institution.....	8	1	-	-	1	-	3	-	-	1	-	1	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	69	7	6	9	8	9	9	7	3	3	1	7	50
Not reported.....	10	1	1	4	1	-	-	-	-	-	-	2	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 11. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties: 1971**

(Number of mortgaged properties in thousands. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
1-to-4-housing-unit-mortgaged properties.....	2,216	248	153	175	173	160	119	281	284	217	104	30	18	252	95
MORTGAGE CHARACTERISTICS															
Number of Mortgages															
1.....	2,089	239	148	171	164	157	113	268	258	207	90	26	15	234	93
2.....	124	9	5	4	8	3	7	13	26	10	14	5	3	18	123
3 or more.....	3	-	-	-	-	-	-	-	1	1	-	-	-	-	...
Total Outstanding Debt as Percent of Value															
Less than 20 percent.....	288	47	35	32	25	22	18	37	21	13	3	3	4	28	75
20 to 29 percent.....	228	33	16	15	24	17	12	26	29	17	8	2	1	28	86
30 to 39 percent.....	263	26	23	29	26	24	17	30	32	18	12	1	3	23	86
40 to 49 percent.....	265	19	17	21	21	26	17	38	33	29	15	3	3	24	99
50 to 59 percent.....	303	33	23	17	25	25	13	44	31	40	21	8	3	20	102
60 to 69 percent.....	315	22	15	20	20	14	18	53	54	43	20	5	3	27	112
70 to 79 percent.....	205	25	2	12	14	11	10	20	41	35	8	4	-	21	115
80 to 89 percent.....	134	10	9	11	8	9	7	23	21	13	11	1	-	12	106
90 to 99 percent.....	66	6	5	7	3	8	1	5	7	4	-	-	-	19	83
100 percent or more.....	19	5	1	3	1	1	-	-	2	1	-	-	-	5	...
Not reported.....	130	20	7	9	7	5	7	4	12	4	6	3	2	44	78
Median.....	49	43	39	43	43	45	45	51	56	57	55	...	...	50	...
MORTGAGE PAYMENTS AND OTHER EXPENSES															
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit															
Regular monthly payments of interest and/or principal....	2,214	248	153	175	171	160	119	281	284	217	104	30	18	252	95
Less than \$50.....	721	149	85	99	85	65	49	70	36	9	1	2	4	67	69
\$50 to \$59.....	328	37	29	23	26	36	24	60	47	11	-	-	1	34	88
\$60 to \$69.....	279	20	9	10	20	22	17	57	55	21	7	1	3	38	107
\$70 to \$79.....	200	10	10	12	17	12	9	32	48	29	2	2	3	14	113
\$80 to \$89.....	151	9	4	5	5	6	8	17	37	35	3	-	4	18	127
\$90 to \$99.....	126	9	7	-	2	1	3	10	24	42	9	1	1	16	147
\$100 to \$119.....	179	6	6	17	9	5	2	13	20	41	25	4	-	32	144
\$120 to \$149.....	106	6	1	3	3	7	4	11	10	15	25	4	1	16	150
\$150 to \$174.....	42	-	-	3	-	3	1	1	4	8	15	3	-	5	193
\$175 to \$199.....	26	-	1	1	1	-	-	3	1	3	7	3	-	5	...
\$200 to \$249.....	35	1	-	2	-	-	1	6	3	1	7	8	-	5	...
\$250 to \$299.....	8	-	1	-	1	1	-	1	-	-	1	-	1	1	...
\$300 or more.....	14	1	-	-	-	3	-	-	-	3	1	3	-	3	...
Median.....dollars..	62	41	45	44	50	54	54	61	70	91	125	...	...	66	...
Mean.....dollars..	73	51	52	56	57	66	61	69	75	97	135	...	...	82	...
No regular payments required..	2	-	-	-	1	-	-	-	-	-	-	-	-	-	...
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit															
Regular monthly payments of interest and/or principal....	2,212	248	152	175	171	160	119	281	284	217	104	30	18	252	95
Less than \$70.....	1,292	204	121	130	126	119	88	186	127	39	8	3	5	137	79
\$70 to \$79.....	200	9	11	12	18	13	9	33	45	28	2	2	3	15	111
\$80 to \$89.....	147	6	4	7	4	6	8	15	37	34	3	-	5	16	129
\$90 to \$99.....	127	10	7	-	2	2	3	11	27	39	9	-	1	14	141
\$100 to \$119.....	192	9	6	17	13	6	2	13	25	42	24	4	1	31	138
\$120 to \$149.....	109	6	1	4	3	8	3	10	12	17	20	5	1	18	144
\$150 to \$174.....	54	1	-	3	-	3	3	3	5	9	19	3	-	5	185
\$175 to \$199.....	23	-	-	1	1	-	-	4	1	4	6	1	-	5	...
\$200 to \$249.....	38	1	-	2	-	-	2	6	3	1	7	10	-	6	...
\$250 to \$299.....	14	-	1	-	3	1	-	1	1	-	3	-	1	2	...
\$300 or more.....	16	1	-	-	-	3	-	-	-	3	3	3	-	3	...
Median.....dollars..	60	42	44	47	47	47	47	53	73	91	127	...	...	64	...
Mean.....dollars..	75	52	51	57	59	67	64	71	79	99	142	...	...	84	...
No regular payments required..	2	-	-	-	1	-	-	-	-	-	-	-	-	-	...
Current Status of First Mortgage Payments															
Current or ahead of schedule.....	2,083	225	142	162	162	147	116	270	269	210	100	29	17	236	96
Delinquent (30 days or more).....	107	20	10	10	7	10	2	9	12	6	3	1	1	14	77
1 to 3 payments.....	72	9	7	5	6	9	-	7	7	4	3	1	1	13	82
4 or more payments.....	35	12	3	5	1	1	2	3	5	2	-	-	-	1	...
Foreclosure in process.....	9	2	-	3	-	-	-	-	3	-	-	-	-	-	...
Foreclosure not in process.....	27	10	3	1	1	1	2	3	3	1	-	-	-	1	...
Not reported.....	24	3	2	3	1	3	1	1	3	2	1	-	-	2	...
No regular payments required.....	2	-	-	-	1	-	-	-	-	-	-	-	-	-	...



Table 11. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES --Continued															
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts															
Regular payments for interest and principal on first mort- gage .....	2,214	248	153	175	171	160	119	281	284	217	104	30	18	252	95
Less than 20 percent.....	21	2	1	3	1	2	4	3	1	-	1	3	-	-	...
20 to 29 percent.....	45	2	1	1	7	4	2	9	9	6	1	2	-	-	111
30 to 39 percent.....	138	4	5	8	12	7	10	20	26	24	15	6	-	-	122
40 to 49 percent.....	289	8	13	17	18	21	21	57	64	43	20	6	-	-	116
50 to 59 percent.....	346	8	16	15	22	34	23	69	68	68	20	4	-	-	115
60 to 69 percent.....	295	11	14	33	29	27	18	48	49	43	21	3	-	-	106
70 to 79 percent.....	187	12	15	30	16	19	15	19	33	14	12	2	-	-	90
80 to 89 percent.....	108	16	12	11	15	16	6	14	6	5	6	1	-	-	80
90 to 99 percent.....	87	18	14	6	9	5	5	11	9	6	3	1	-	-	76
100 percent or more.....	427	169	62	50	40	26	14	32	19	10	6	-	-	-	57
Not reported or not computed.....	270	-	-	-	-	-	-	-	-	-	-	-	18	252	-
Median.....	64	100+	89	73	68	64	59	57	56	55	57	...	-	-	...
Other properties.....	2	-	-	-	1	-	-	-	-	-	-	-	-	-	...
Real Estate Tax Per \$1,000 Value															
Less than \$10.....	213	57	20	15	22	10	8	23	13	16	2	3	3	21	71
\$10 to \$14.....	322	42	28	36	30	21	18	35	35	31	14	1	4	27	84
\$15 to \$19.....	410	38	23	39	20	27	28	54	63	43	28	9	3	35	103
\$20 to \$24.....	369	22	20	27	35	31	18	59	67	47	14	6	1	23	106
\$25 to \$29.....	266	20	12	12	22	21	11	43	43	36	17	2	1	28	110
\$30 to \$39.....	250	16	14	21	24	21	14	35	35	25	14	3	3	26	100
\$40 to \$49.....	88	9	6	9	8	9	7	9	6	8	6	3	-	8	89
\$50 to \$59.....	46	6	3	1	2	5	4	8	4	6	1	-	-	5	97
\$60 or more.....	52	3	6	4	4	7	3	12	2	2	1	1	-	8	87
Not reported or not computed.....	199	34	21	10	9	8	7	5	15	4	7	3	3	71	65
Median.....dollars..	20	16	18	18	21	22	20	22	21	21	21	...	...	21	...
Real Estate Tax as Percent of Rental Receipts															
Less than 5 percent.....	27	8	6	-	3	1	2	6	2	-	-	-	-	-	...
5 to 9 percent.....	126	19	10	8	17	11	11	13	15	15	4	3	-	-	88
10 to 14 percent.....	287	26	21	32	37	23	14	46	43	31	10	4	-	-	93
15 to 19 percent.....	363	34	26	33	31	33	18	55	64	41	21	8	-	-	102
20 to 24 percent.....	323	21	16	27	23	28	26	58	57	44	19	6	-	-	107
25 to 29 percent.....	255	21	12	25	17	20	15	41	45	32	22	3	-	-	107
30 to 34 percent.....	141	13	8	13	14	7	15	17	21	17	15	3	-	-	101
35 to 39 percent.....	101	20	7	8	4	4	6	13	14	18	5	1	-	-	102
40 percent or more.....	276	70	32	28	24	30	11	32	21	20	7	2	-	-	73
Not reported or not computed.....	315	16	15	3	2	4	-	1	2	-	2	-	18	252	54
Median.....	22	26	21	22	19	21	22	21	21	22	24	...	-	-	...
PROPERTY CHARACTERISTICS															
Year Property Acquired															
1969.....	256	23	12	18	22	18	12	35	33	23	19	4	4	34	102
1967 and 1968.....	474	47	32	23	38	27	19	49	72	65	26	12	-	64	107
1965 and 1966.....	380	48	30	20	33	27	10	50	53	34	25	4	4	43	98
1960 to 1964.....	585	61	45	59	38	44	40	77	81	49	22	8	7	55	93
1955 to 1959.....	289	33	19	22	25	29	21	38	28	31	7	2	2	31	89
1950 to 1954.....	148	21	11	15	10	13	10	25	14	12	3	-	1	13	87
1949 or earlier.....	84	15	5	19	6	3	7	9	3	4	2	-	-	11	69
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Year Built															
1969.....	26	-	-	3	3	1	-	1	2	3	5	-	-	7	...
1967 and 1968.....	67	7	-	-	2	4	1	6	8	18	3	8	-	10	150
1965 and 1966.....	84	2	7	3	4	3	1	12	15	15	10	2	1	9	129
1960 to 1964.....	219	10	7	7	12	14	10	32	41	31	18	6	3	27	121
1950 to 1959.....	567	43	25	43	28	34	34	86	101	74	36	3	5	56	110
1940 to 1949.....	302	41	18	32	30	24	23	41	33	21	7	-	1	31	85
1939 or earlier.....	870	140	93	80	90	74	45	98	79	44	24	10	8	83	78
Not reported.....	81	4	4	6	3	5	5	6	5	12	1	1	-	29	98

Table 11. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States**

PROPERTY CHARACTERISTICS--Continued

Purchase Price Per Housing Unit

	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
Properties acquired by purchase 1967 to 1969.....	722	70	42	40	60	44	31	83	105	88	44	16	3	96	105
Less than \$5,000.....	77	29	10	8	8	4	3	3	3	-	-	-	-	9	54
\$5,000 to \$7,499.....	97	7	15	13	18	11	6	11	2	1	-	-	-	13	74
\$7,500 to \$9,999.....	121	17	9	11	12	13	9	22	13	2	-	-	-	12	83
\$10,000 to \$12,499.....	92	5	4	4	10	3	9	13	29	6	1	1	-	6	111
\$12,500 to \$14,999.....	83	4	1	-	3	3	2	11	27	18	-	-	-	12	131
\$15,000 to \$17,499.....	67	2	-	3	1	2	1	4	15	26	-	-	1	12	148
\$17,500 to \$19,999.....	48	3	-	1	1	-	2	3	7	16	6	-	-	9	158
\$20,000 to \$24,999.....	43	-	1	-	2	3	-	11	1	11	10	-	-	6	157
\$25,000 to \$29,999.....	22	-	-	-	3	-	-	-	3	4	8	1	-	3	...
\$30,000 to \$34,999.....	19	-	-	-	-	1	-	-	1	1	8	6	-	-	...
\$35,000 to \$39,999.....	12	-	-	-	1	-	-	-	-	1	3	1	-	5	...
\$40,000 to \$49,999.....	11	-	-	-	-	-	-	-	-	-	4	5	-	1	...
\$50,000 or more.....	9	1	-	-	-	-	-	3	-	-	-	1	1	1	...
Not reported.....	21	2	1	-	1	2	-	1	2	1	3	-	-	7	...
Median.....dollars..	11,500	6,900	6,600	7,400	8,200	8,600	...	10,800	12,800	16,600	26,700	...	...	13,500	...
Other properties.....	1,494	178	112	135	112	116	88	199	179	129	60	14	15	156	90

Rental Receipts as Percent of Value

Less than 5 percent.....	145	80	17	7	10	8	4	10	4	6	-	-	-	-	45
5 to 9 percent.....	827	98	71	96	81	54	43	114	118	93	49	8	-	-	93
10 to 14 percent.....	679	37	46	48	45	69	47	107	121	104	43	12	-	-	108
15 to 19 percent.....	124	7	8	12	16	14	10	26	18	8	3	3	-	-	95
20 to 24 percent.....	53	2	4	2	8	4	8	14	4	2	3	2	-	-	98
25 to 29 percent.....	16	2	1	-	3	3	1	3	2	1	-	1	-	-	...
30 to 39 percent.....	13	2	-	-	-	3	-	3	4	-	-	1	-	-	...
40 percent or more.....	4	-	-	-	1	2	-	-	1	-	-	-	-	-	...
Not reported or not computed.....	354	20	7	9	7	5	7	4	12	4	6	3	18	252	78
Median.....	9	6	8	8	9	11	10	10	10	10	9	...	-	-	...

Rental Vacancy Losses as Percent of Potential Receipts

Less than 1.0 percent.....	1,007	84	66	78	78	88	65	161	176	135	56	21	-	-	105
1.0 to 2.9 percent.....	19	-	-	2	2	2	3	2	4	1	2	1	-	-	...
3.0 to 4.9 percent.....	40	2	1	1	7	6	6	4	9	4	1	-	-	-	95
5.0 to 6.9 percent.....	26	-	2	4	4	3	2	7	2	3	-	-	-	-	...
7.0 to 8.9 percent.....	64	2	7	4	10	6	4	7	15	7	2	-	-	-	98
9.0 to 10.9 percent.....	34	2	2	4	3	3	3	8	3	1	4	-	-	-	...
11.0 to 12.9 percent.....	19	-	2	2	1	3	1	4	4	1	-	-	-	-	...
13.0 to 14.9 percent.....	26	2	1	1	3	2	2	5	1	3	2	1	-	-	...
15 percent or more.....	315	103	41	38	30	20	8	37	20	10	7	1	-	-	63
Not reported or not computed.....	667	51	30	42	33	28	28	47	50	52	30	6	18	252	95
Median.....	0.7	14.3	0.9	0.8	0.8	0.7	0.7	0.7	0.6	0.6	0.6	...	-	-	...

OWNER CHARACTERISTICS

Type of Owner

Individual.....	2,016	230	137	167	164	146	104	250	259	190	95	24	18	231	93
Partnership.....	78	9	11	3	5	4	6	10	11	13	3	1	-	3	100
Real estate corporation.....	77	5	1	1	2	6	7	16	11	11	6	4	-	6	115
Real estate investment trust.....	6	-	2	-	-	2	-	-	-	1	-	-	-	1	...
Financial institution.....	5	1	-	-	-	1	-	1	1	-	-	-	-	1	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	25	1	1	4	1	1	-	4	2	1	-	1	-	6	...
Not reported.....	9	1	3	-	-	-	1	1	-	-	-	-	-	3	...



Table 12. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Nonmortgaged Properties: 1971**

(Number of nonmortgaged properties in thousands. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
1-to-4-housing-unit nonmortgaged properties.....	3,041	971	328	334	269	179	100	193	155	84	38	16	94	279	61
RECURRING EXPENSES															
Real Estate Tax Per \$1,000 Value															
Less than \$10.....	389	199	49	45	24	14	4	15	12	7	3	-	6	12	46
\$10 to \$14.....	472	171	54	52	48	26	11	29	18	13	4	1	12	32	57
\$15 to \$19.....	435	131	44	48	41	32	25	24	28	12	4	6	13	28	64
\$20 to \$24.....	327	79	39	42	29	28	16	23	17	7	12	3	8	24	66
\$25 to \$29.....	305	61	37	36	31	15	9	32	25	13	4	3	6	33	69
\$30 to \$39.....	296	64	29	38	26	26	18	25	29	8	6	2	10	16	71
\$40 to \$49.....	136	38	11	19	15	9	4	16	7	7	1	-	3	7	67
\$50 to \$59.....	74	27	8	7	9	4	4	5	1	3	1	-	4	1	59
\$60 or more.....	90	30	11	10	10	6	1	1	2	1	1	-	10	5	56
Not reported or not computed.....	518	172	48	38	36	18	8	22	16	14	2	-	23	120	53
Median.....dollars..	19	16	19	20	20	21	21	23	23	22	23	...	22	21	...
Real Estate Tax as Percent of Rental Receipts															
Less than 5 percent.....	59	32	11	3	3	2	-	2	2	2	1	1	-	-	46
5 to 9 percent.....	274	118	41	38	22	16	6	12	11	8	3	-	-	-	54
10 to 14 percent.....	456	161	74	61	50	34	19	28	13	10	5	1	-	-	59
15 to 19 percent.....	421	116	45	72	48	41	17	29	26	18	3	5	-	-	66
20 to 24 percent.....	352	104	36	43	48	20	20	37	25	8	9	4	-	-	68
25 to 29 percent.....	227	52	25	24	28	17	12	27	28	7	4	3	-	-	74
30 to 34 percent.....	170	47	16	22	19	10	13	16	16	4	7	-	-	-	70
35 to 39 percent.....	114	41	9	21	6	5	4	8	9	6	5	-	-	-	63
40 percent or more.....	358	190	37	25	21	24	4	28	13	16	-	-	-	-	47
Not reported or not computed.....	609	111	36	24	25	10	5	7	12	7	1	-	94	279	52
Median.....	20	20	17	18	20	18	21	23	23	20	23	...	-	-	...
PROPERTY CHARACTERISTICS															
Year Property Acquired															
1969.....	148	46	11	15	10	10	9	6	11	3	4	-	14	9	63
1967 and 1968.....	275	84	26	28	19	22	11	23	8	14	1	3	7	29	63
1965 and 1966.....	262	82	32	22	23	15	5	23	12	2	6	1	12	27	59
1960 to 1964.....	574	161	64	77	52	35	16	35	40	20	7	1	18	46	63
1955 to 1959.....	465	141	48	67	46	26	16	33	21	6	5	5	11	40	62
1950 to 1954.....	453	189	46	41	47	29	21	34	29	17	6	4	9	32	65
1949 or earlier.....	864	319	101	83	72	42	23	39	36	21	9	2	22	95	55
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Year Built															
1969.....	7	2	-	-	-	-	-	-	-	1	-	-	2	3	...
1967 and 1968.....	17	1	1	2	3	2	-	2	1	1	1	-	-	4	...
1965 and 1966.....	25	5	1	3	2	1	2	2	2	-	3	-	-	4	...
1960 to 1964.....	103	18	4	14	8	7	3	6	11	8	3	1	5	15	76
1950 to 1959.....	413	113	36	53	35	28	17	33	36	13	8	5	4	32	67
1940 to 1949.....	467	155	58	39	45	22	18	23	31	16	8	1	16	34	59
1939 or earlier.....	1,917	652	221	214	169	114	60	126	73	45	14	8	64	158	58
Not reported.....	91	25	9	10	8	4	-	-	1	2	-	-	3	30	55
Purchase Price Per Housing Unit															
Properties acquired by purchase 1967 to 1969.....															
Less than \$5,000.....	274	71	28	31	22	21	14	18	15	15	1	3	10	23	66
\$5,000 to \$7,499.....	112	56	18	14	5	3	4	1	2	-	-	-	5	4	46
\$7,500 to \$9,999.....	64	12	5	10	8	8	9	5	4	-	-	-	-	4	73
\$10,000 to \$12,499.....	26	1	2	3	5	7	1	2	1	1	-	-	2	2	...
\$12,500 to \$14,999.....	18	1	1	1	1	1	-	2	1	3	-	-	1	6	...
\$15,000 to \$17,499.....	6	-	-	-	-	-	-	2	-	4	-	-	-	-	...
\$17,500 to \$19,999.....	9	-	-	-	-	-	-	2	4	1	-	-	-	2	...
\$20,000 to \$24,999.....	15	-	1	1	1	1	-	1	3	4	-	-	-	1	...
\$25,000 to \$29,999.....	7	-	-	-	-	-	-	3	1	-	1	-	-	1	...
\$30,000 to \$34,999.....	3	-	-	1	-	-	-	-	-	1	-	-	-	-	...
\$35,000 to \$39,999.....	2	-	-	-	-	-	-	-	-	-	-	2	-	-	...
\$40,000 to \$49,999.....	2	-	-	-	-	-	-	-	-	1	-	1	-	-	...
\$50,000 or more.....	1	-	-	-	-	-	-	-	-	-	-	-	-	1	...
Not reported.....	1	-	1	-	-	-	-	-	-	-	-	-	-	-	...
Median.....dollars..	8	2	-	1	1	-	-	-	-	-	-	-	2	2	...
Other properties.....	5,800	3,100	...	...	...	...	...	...	...	...	...	...	...	...	...
2,766	900	300	303	247	158	86	174	140	69	37	13	84	256	60	

**Table 12. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 1-to-4-Housing-Unit Nonmortgaged Properties: 1971—Continued**

(Number of nonmortgaged properties in thousands. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Rental Receipts as Percent of Value**

	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	Median (dollars)
Less than 5 percent.....	223	155	26	17	4	10	-	3	6	1	-	-	-	-	36
5 to 9 percent.....	945	361	97	109	98	41	35	82	64	33	18	7	-	-	61
10 to 14 percent.....	834	214	108	120	100	80	46	60	60	27	14	5	-	-	67
15 to 19 percent.....	270	84	42	35	38	21	8	16	15	8	2	1	-	-	62
20 to 24 percent.....	106	36	21	15	9	11	2	7	1	1	2	1	-	-	58
25 to 29 percent.....	31	14	5	6	1	1	1	1	-	1	1	-	-	-	...
30 to 39 percent.....	47	15	5	7	4	3	2	5	1	4	-	1	-	-	66
40 percent or more.....	31	13	8	4	2	-	1	1	-	1	-	-	-	-	...
Not reported or not computed.....	553	78	18	20	14	10	5	18	8	9	1	-	94	279	56
Median.....	10	9	11	11	11	12	11	10	10	10	10	...	-	-	...

**Rental Vacancy Losses as Percent of Potential Receipts**

Less than 1.0 percent.....	1,469	472	184	197	156	107	47	114	104	58	22	9	-	-	63
1.0 to 2.9 percent.....	12	1	-	3	2	3	-	-	2	-	1	-	-	-	...
3.0 to 4.9 percent.....	45	11	4	5	3	5	5	4	6	1	1	-	-	-	78
5.0 to 6.9 percent.....	17	4	3	3	3	-	2	1	1	-	-	-	-	-	...
7.0 to 8.9 percent.....	76	22	5	14	9	9	7	6	1	1	-	-	-	-	68
9.0 to 10.9 percent.....	28	9	4	5	4	3	-	3	-	-	1	-	-	-	...
11.0 to 12.9 percent.....	22	4	3	6	3	2	-	3	1	-	-	-	-	-	...
13.0 to 14.9 percent.....	18	8	4	2	-	2	-	-	3	-	-	-	-	-	...
15 percent or more.....	437	284	54	34	30	7	4	8	12	4	1	-	-	-	38
Not reported or not computed.....	916	158	67	64	60	40	36	53	26	20	13	6	94	279	67
Median.....	0.7	0.8	0.7	0.7	0.6	0.6	0.7	0.6	0.6	0.5	...	...	-	-	...

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	2,756	883	292	306	248	167	94	174	140	71	32	11	86	250	61
Partnership.....	91	30	5	7	8	6	1	12	4	5	1	1	3	8	67
Real estate corporation.....	61	14	11	8	3	4	4	1	5	2	2	3	-	3	65
Real estate investment trust.....	3	-	-	2	-	-	-	-	-	1	-	-	-	-	...
Financial institution.....	12	2	3	-	2	-	-	1	-	1	-	-	-	2	...
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	93	38	13	10	4	-	-	2	3	4	3	1	5	10	50
Not reported.....	24	3	4	-	3	1	2	1	3	-	-	-	-	7	...



Table 13. Junior Mortgage Characteristics, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of junior mortgages. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with—			United States	Properties with—		
	All junior mortgages	FHA or VA first mortgage	Conventional first mortgage		All junior mortgages	FHA or VA first mortgage	Conventional first mortgage
Total mortgages.....	166,872	35,563	131,310	MORTGAGE CHARACTERISTICS--Continued			
MORTGAGE CHARACTERISTICS				Servicing of Junior Mortgage			
Face Amount of Junior Mortgage Loan				Holder.....			
Less than \$2,000.....	28,180	3,994	24,186	Agent.....	133,473	31,419	102,053
\$2,000 to \$2,999.....	33,028	9,474	23,554		33,400	4,143	29,256
\$3,000 to \$3,999.....	25,549	12,845	12,703	Location of Junior Mortgage Holder			
\$4,000 to \$4,999.....	22,050	3,383	18,667	Property in Northeast region.....			
\$5,000 to \$5,999.....	14,988	1,735	13,253	Lender in same region.....	15,315	681	14,634
\$6,000 to \$7,999.....	12,018	2,024	9,994	Lender in different region or outside	14,646	681	13,965
\$8,000 to \$9,999.....	8,639	-	8,639	United States.....	668	-	668
\$10,000 or more.....	22,421	2,107	20,313	Not reported.....	-	-	-
Median.....dollars..	3,900	3,300	4,300	Property in North Central region..			
Mean.....dollars..	5,400	4,100	5,800	Lender in same region.....	12,944	1,834	11,110
Year Junior Mortgage Made or Assumed				Lender in different region or outside	12,482	1,834	10,648
1969 to 1971 (part).....	78,530	21,160	57,369	United States.....	462	-	462
1967 and 1968.....	42,648	4,342	38,306	Not reported.....	-	-	-
1965 and 1966.....	18,125	2,710	15,415	Property in South region.....			
1960 to 1964.....	23,113	4,620	18,493	Lender in same region.....	55,517	17,556	37,961
1955 to 1959.....	1,755	1,343	412	Lender in different region or outside	50,005	13,452	36,553
1950 to 1954.....	2,701	1,387	1,314	United States.....	5,511	4,104	1,407
1949 or earlier.....	-	-	-	Not reported.....	-	-	-
Term of Junior Mortgage				Property in West region.....			
Less than 8 years.....	80,595	14,372	66,224	Lender in same region.....	83,097	15,492	67,604
8 to 12 years.....	30,463	6,232	24,231	Lender in different region or outside	77,329	14,149	63,180
13 to 17 years.....	12,563	1,355	11,208	United States.....	5,767	1,343	4,424
18 to 22 years.....	8,949	2,197	6,751	Not reported.....	-	-	-
23 to 27 years.....	11,624	2,730	8,894	Holder's Acquisition of Junior Mortgage			
28 to 32 years.....	1,343	1,343	-	Originated by holder.....			
33 to 37 years.....	-	-	-	Purchased from present servicer.....	133,215	24,664	108,551
38 years or more.....	1,264	1,264	-	Purchased from someone else.....	2,536	1,907	629
No stated term.....	20,071	6,070	14,001	Not reported.....	21,103	6,203	14,900
Median.....	8.0-	8.3	8.0-		10,018	2,788	7,230
Interest Rate on Junior Mortgage				MORTGAGE PAYMENTS AND OTHER EXPENSES			
Less than 5.0 percent.....	12,445	4,258	8,187	Method of Payment of Junior Mortgage			
5.0 percent.....	3,234	-	3,234	Regular payments required.....			
5.1 to 5.9 percent.....	1	-	1	Interest and principal.....	158,663	32,112	126,551
6.0 percent.....	35,632	3,668	31,963	Principal only.....	148,721	31,432	117,289
6.1 to 6.4 percent.....	1,679	-	1,679	Interest only.....	451	-	451
6.5 to 6.9 percent.....	11,141	-	11,141	Interest only.....	9,491	681	8,810
7.0 percent.....	29,911	10,663	19,248	No regular payment required.....	8,209	3,450	4,759
7.1 to 7.4 percent.....	1,684	-	1,684	Amortization of Junior Mortgage			
7.5 to 7.9 percent.....	10,293	3,570	6,723	Principal payments required.....			
8.0 percent.....	22,909	5,045	17,864	Fully amortized.....	149,172	31,432	117,740
8.1 to 8.4 percent.....	-	-	-	Partially amortized.....	93,776	22,656	71,120
8.5 to 8.9 percent.....	2,659	-	2,659	Other mortgages.....	55,396	8,775	46,621
9.0 percent.....	4,318	1,355	2,963	Current Status of Junior Mortgage Payments			
9.1 to 9.9 percent.....	2,342	-	2,342	Current or ahead of schedule.....			
10.0 percent or more.....	28,624	7,003	21,621	Delinquent (30 days or more).....	144,511	30,077	114,434
Median.....	7.0	7.0	7.0	1 to 3 payments.....	12,745	2,036	10,709
Variable Interest Rate on Junior Mortgage				4 or more payments.....	4,828	2,036	2,792
Yes.....	5,780	-	5,780	Foreclosure in process.....	7,917	-	7,917
No.....	160,642	35,563	125,079	Foreclosure not in process.....	1,252	-	1,252
Not reported.....	451	-	451	Not reported.....	6,665	-	6,665
Holder of Junior Mortgage				No regular payments required.....	1,407	-	1,407
Commercial bank or trust company.....	20,241	3,122	17,119		8,209	3,450	4,759
Mutual savings bank.....	4,080	1,528	2,552				
Savings and loan association.....	12,900	1,343	11,556				
Life insurance company.....	-	-	-				
Mortgage company.....	6,444	2,961	3,483				
Federal agency.....	2,005	1,137	867				
Real estate or construction company.....	8,788	1,534	7,254				
Individual or individual's estate.....	101,263	21,830	79,433				
Other.....	11,152	2,107	9,045				

Table 1b. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	4,408	2,287	2,120	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	1,191	292	899
Inside SMSA's.....	...	...	...	Less than \$5,000.....	194	109	85
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	194	63	131
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	148	31	117
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	138	21	117
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	120	6	113
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	87	11	76
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	81	13	68
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	72	9	62
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	47	6	42
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	34	3	31
Number of Housing Units				\$35,000 to \$39,999.....	17	5	12
1.....	3,144	1,659	1,484	\$40,000 to \$49,999.....	16	3	13
2.....	831	429	402	\$50,000 or more.....	11	1	9
3.....	234	119	115	Not reported.....	33	11	22
4.....	199	80	119	Median.....dollars..	10,800	6,300	12,200
Number of Buildings				Other properties.....	3,217	1,995	1,222
1.....	4,133	2,161	1,972	Value			
2 to 4.....	275	127	148	Less than \$5,000.....	294	254	40
Not reported.....	-	-	-	\$5,000 to \$7,499.....	477	353	124
Manner of Acquisition				\$7,500 to \$9,999.....	413	261	152
By purchase.....	3,750	1,664	2,086	\$10,000 to \$12,499.....	547	314	233
Placed one new mortgage.....	1,942	639	1,302	\$12,500 to \$14,999.....	327	127	200
Placed two or more new mortgages.....	110	19	90	\$15,000 to \$17,499.....	415	194	221
Assumed mortgage(s) already on property.....	699	117	582	\$17,500 to \$19,999.....	310	110	200
Assumed mortgage already on property and placed new mortgage.....	83	12	70	\$20,000 to \$24,999.....	419	159	260
All cash.....	758	731	27	\$25,000 to \$29,999.....	308	100	208
Borrowed other than with mortgage.....	133	124	9	\$30,000 to \$39,999.....	303	99	204
Other.....	26	22	4	\$40,000 to \$49,999.....	130	42	88
Not by purchase.....	600	567	33	\$50,000 to \$74,999.....	86	24	63
Inheritance or gift.....	573	543	30	\$75,000 to \$99,999.....	15	6	9
Other.....	28	24	3	\$100,000 or more.....	14	10	4
Not reported.....	57	55	1	Not reported.....	349	234	115
Land and Building Acquisition				Median.....dollars..	14,700	11,200	17,900
During same 12-month period.....	3,870	1,945	1,926	Mean.....dollars..	17,500	14,700	20,400
Acquired land previously.....	264	200	64	Value Per Housing Unit			
Land not owned by building owner.....	57	35	22	Less than \$5,000.....	516	409	107
Not reported.....	217	107	109	\$5,000 to \$7,499.....	669	443	226
Year Property Acquired				\$7,500 to \$9,999.....	547	298	250
1969 to 1971 (part).....	824	303	522	\$10,000 to \$12,499.....	568	291	277
1967 and 1968.....	586	197	390	\$12,500 to \$14,999.....	369	128	241
1965 and 1966.....	462	155	307	\$15,000 to \$17,499.....	362	145	217
1960 to 1964.....	875	381	494	\$17,500 to \$19,999.....	255	81	174
1955 to 1959.....	549	325	224	\$20,000 to \$24,999.....	314	102	212
1950 to 1954.....	432	308	124	\$25,000 to \$34,999.....	283	87	197
1949 or earlier.....	679	619	59	\$35,000 to \$49,999.....	117	42	75
Not reported.....	-	-	-	\$50,000 or more.....	58	28	30
Year Built				Not reported.....	349	234	115
1969 and 1970 (part).....	45	8	38	Median.....dollars..	11,300	9,000	14,000
1967 and 1968.....	63	10	53	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	96	12	84	Acquired before 1970 <sup>1</sup> .....	3,450	1,803	1,647
1960 to 1964.....	269	58	211	Less than \$50.....	548	417	131
1950 to 1959.....	848	303	545	\$50 to \$59.....	276	190	85
1940 to 1949.....	620	333	287	\$60 to \$69.....	317	200	118
1939 or earlier.....	2,304	1,491	812	\$70 to \$79.....	310	196	114
Not reported.....	163	72	90	\$80 to \$89.....	253	132	122
				\$90 to \$99.....	159	67	92
				\$100 to \$119.....	383	158	225
				\$120 to \$149.....	373	121	252
				\$150 to \$174.....	190	62	128
				\$175 to \$199.....	73	12	62
				\$200 to \$249.....	84	27	57
				\$250 to \$299.....	40	7	34
				\$300 or more.....	42	13	29
				No rental receipts.....	60	49	11
				Not reported.....	341	153	188
				Median.....dollars..	82	69	105
				Mean.....dollars..	95	79	114
				Acquired 1970 and 1971 (part).....	360	120	241

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1b. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	3,753	1,667	2,086	Acquired before 1970.....	3,907	2,086	1,822
Purchased 1967 to 1971 (part).....	1,191	292	899	Less than \$10.....	269	167	102
Less than 80 percent.....	301	108	193	\$10 to \$14.....	523	272	252
80 to 89 percent.....	261	39	222	\$15 to \$19.....	662	301	362
90 to 94 percent.....	124	15	109	\$20 to \$24.....	597	256	341
95 to 99 percent.....	86	10	76	\$25 to \$29.....	455	229	226
100 percent or more.....	376	106	270	\$30 to \$39.....	458	241	218
Not reported.....	43	15	28	\$40 to \$49.....	173	100	73
Median.....	90	88	91	\$50 to \$59.....	102	59	42
Purchased 1960 to 1966.....	1,169	377	792	\$60 or more.....	118	73	44
Less than 60 percent.....	170	89	81	Not reported or not computed.....	551	388	162
60 to 79 percent.....	337	104	233	Median.....dollars..	21	22	21
80 to 89 percent.....	224	48	176	Acquired 1970 and 1971 (part).....	500	201	299
90 to 99 percent.....	131	33	97				
100 percent or more.....	177	73	105				
Not reported.....	130	30	101				
Median.....	80	76	81				
Purchased 1959 or earlier.....	1,393	998	395				
Less than 40 percent.....	234	196	37				
40 to 59 percent.....	267	206	61				
60 to 79 percent.....	328	207	121				
80 to 99 percent.....	195	105	90				
100 percent or more.....	136	91	44				
Not reported.....	233	193	41				
Median.....	65	60	73				
Not acquired by purchase.....	658	622	34				
Rental Receipts as Percent of Value				Real Estate Tax as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	3,450	1,803	1,647	Acquired before 1970 <sup>1</sup> .....	3,450	1,803	1,647
Less than 5 percent.....	212	124	88	Less than 5 percent.....	22	15	7
5 to 9 percent.....	1,142	546	597	5 to 9 percent.....	182	115	67
10 to 14 percent.....	1,046	508	538	10 to 14 percent.....	437	246	192
15 to 19 percent.....	267	173	93	15 to 19 percent.....	528	266	263
20 to 24 percent.....	108	70	37	20 to 24 percent.....	502	229	272
25 to 29 percent.....	31	17	13	25 to 29 percent.....	368	161	207
30 to 39 percent.....	40	29	11	30 to 34 percent.....	232	116	116
40 percent or more.....	13	9	4	35 to 39 percent.....	161	82	79
Not reported or not computed.....	591	326	265	40 percent or more.....	475	255	220
Median.....	10	10	10	Not reported or not computed.....	542	318	224
Acquired 1970 and 1971 (part).....	360	120	241	Median.....	22	22	23
				Acquired 1970 and 1971 (part).....	360	120	241
Rental Vacancy Losses as Percent of Potential Receipts				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	3,450	1,803	1,647	Acquired before 1970 <sup>1</sup> .....	3,450	1,803	1,647
Less than 1.0 percent.....	1,635	871	765	Less than 20 percent.....	400	400	-
1.0 to 2.9 percent.....	27	11	16	20 to 29 percent.....	451	444	7
3.0 to 4.9 percent.....	59	27	32	30 to 39 percent.....	274	263	11
5.0 to 6.9 percent.....	36	15	21	40 to 49 percent.....	186	141	45
7.0 to 8.9 percent.....	93	47	46	50 to 59 percent.....	158	78	80
9.0 to 10.9 percent.....	46	20	26	60 to 69 percent.....	196	47	149
11.0 to 12.9 percent.....	29	15	13	70 to 79 percent.....	229	22	207
13.0 to 14.9 percent.....	28	11	17	80 to 89 percent.....	237	21	215
15 percent or more.....	452	241	211	90 to 99 percent.....	171	10	161
Not reported or not computed.....	1,044	544	500	100 to 109 percent.....	133	14	119
Median.....	0.7	0.7	0.7	110 percent or more.....	466	38	427
Acquired 1970 and 1971 (part).....	360	120	241	Not reported or not computed.....	550	325	225
				Median.....	58	27	89
				Acquired 1970 and 1971 (part).....	360	120	241
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Real Estate Tax Per Housing Unit				Type of Owner			
Acquired before 1970.....	3,907	2,086	1,822	Individual.....	3,924	2,038	1,886
Less than \$100.....	641	485	157	Partnership.....	158	69	90
\$100 to \$199.....	944	562	382	Real estate corporation.....	135	55	80
\$200 to \$299.....	722	337	385	Real estate investment trust.....	12	3	9
\$300 to \$349.....	303	133	170	Financial institution.....	24	16	8
\$350 to \$399.....	210	72	139	Housing cooperative organization.....	-	-	-
\$400 to \$449.....	180	67	113	Other.....	128	89	39
\$450 to \$499.....	110	38	72	Not reported.....	26	16	10
\$500 to \$549.....	108	48	61				
\$550 to \$599.....	74	24	50				
\$600 to \$699.....	118	35	84				
\$700 to \$799.....	81	21	60				
\$800 or more.....	175	77	99				
Not reported.....	239	188	51				
Median.....dollars..	234	182	289				
Acquired 1970 and 1971 (part).....	500	201	299				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	2,120	1,975	146	358	340	18	245	229	16	1,517	1,405	112
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	1,975	1,975	-	340	340	-	229	229	-	1,405	1,405	-
2.....	143	-	143	18	-	18	16	-	16	109	-	109
3 or more.....	3	-	3	-	-	-	-	-	-	3	-	3
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	2,020	1,877	144	358	340	18	244	228	16	1,419	1,308	110
Contract to purchase.....	100	98	2	-	-	-	1	1	-	99	97	2
Origin of First Mortgage												
Mortgage made at time property acquired.....	1,168	1,105	63	181	179	2	92	91	1	895	835	60
Mortgage assumed at time property acquired.....	612	542	71	171	156	15	152	137	15	289	249	40
Mortgage placed later than acquisition of property.....	340	328	12	5	5	-	2	2	-	333	321	12
Refinanced mortgage: Same lender.....	156	150	5	1	1	-	2	2	-	153	148	5
Different lender.....	88	83	5	4	4	-	-	-	-	84	79	5
Mortgage placed on a property owned free and clear of debt.....	96	94	2	-	-	-	-	-	-	96	94	2
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	340	328	12	5	5	-	2	2	-	333	321	12
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	21	20	1	1	1	-	-	-	-	20	19	1
Secure better terms.....	29	27	1	2	2	0	1	1	-	26	25	1
Provide funds for additions, improvements, or repairs to this property.....	89	81	8	-	-	-	-	-	-	89	81	8
Provide funds for investment in other real estate.....	89	88	-	-	-	-	-	-	-	89	88	-
Provide funds for other types of investments.....	18	18	-	-	-	-	-	-	-	18	18	-
Provide funds for educational or medical expenses.....	6	6	-	-	-	-	-	-	-	6	6	-
Other reasons.....	39	39	-	-	-	-	-	-	-	39	38	-
Not reported.....	50	48	1	3	3	-	-	-	-	47	46	1
Other properties.....	1,780	1,647	133	352	335	18	244	228	16	1,184	1,084	100
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	598	557	41	117	110	7	61	52	9	420	395	25
1967 and 1968.....	442	403	39	74	71	3	39	39	-	329	293	36
1965 and 1966.....	350	327	24	43	41	2	25	22	3	282	264	19
1960 to 1964.....	508	470	38	64	61	3	51	47	4	392	361	32
1955 to 1959.....	165	163	2	35	33	1	49	49	-	81	81	1
1950 to 1954.....	48	46	2	20	18	2	18	18	-	10	10	-
1949 or earlier.....	9	9	-	5	5	-	2	2	-	3	3	-
First Mortgage Loan												
Less than \$5,000.....	217	207	10	13	11	2	9	9	-	195	187	8
\$5,000 to \$7,499.....	334	316	18	37	34	3	33	33	-	265	249	15
\$7,500 to \$9,999.....	310	301	9	63	63	-	53	50	3	195	188	6
\$10,000 to \$12,499.....	358	335	23	96	90	6	53	49	4	209	196	13
\$12,500 to \$14,999.....	241	226	14	54	53	1	39	36	3	148	137	10
\$15,000 to \$17,499.....	220	201	20	47	44	4	25	23	2	148	134	14
\$17,500 to \$19,999.....	113	105	8	22	21	-	16	14	1	75	70	6
\$20,000 to \$24,999.....	160	142	18	19	18	1	11	8	3	129	115	14
\$25,000 to \$29,999.....	69	57	12	4	4	-	4	4	-	61	49	12
\$30,000 to \$39,999.....	67	55	13	2	2	-	2	2	-	64	51	13
\$40,000 to \$49,999.....	21	20	1	1	1	-	-	-	-	21	20	1
\$50,000 to \$74,999.....	5	4	1	-	-	-	-	-	-	5	4	1
\$75,000 to \$99,999.....	4	4	-	-	-	-	-	-	-	4	4	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	11,300	11,200	14,700	11,700	11,700	...	11,200	11,100	...	11,200	10,900	15,600
Mean.....dollars..	13,000	12,700	16,200	12,400	12,400	...	12,100	11,900	...	13,200	12,900	17,200



Table 2b. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt												
Less than \$5,000.....	627	600	27	56	50	6	63	63	-	508	487	21
\$5,000 to \$7,499.....	286	274	12	43	42	1	42	40	3	201	193	8
\$7,500 to \$9,999.....	305	287	18	67	66	1	37	34	3	201	187	14
\$10,000 to \$12,499.....	239	221	18	74	71	3	28	27	1	136	123	13
\$12,500 to \$14,999.....	200	188	12	49	46	3	33	30	3	118	112	6
\$15,000 to \$17,499.....	143	129	14	29	27	2	19	18	1	95	84	11
\$17,500 to \$19,999.....	96	86	10	22	21	-	9	7	1	65	57	8
\$20,000 to \$24,999.....	106	91	15	12	11	1	8	5	3	86	75	11
\$25,000 to \$29,999.....	59	48	11	4	4	-	5	5	-	50	39	11
\$30,000 to \$39,999.....	44	36	8	-	-	-	1	1	-	42	34	8
\$40,000 to \$49,999.....	13	11	1	1	1	-	-	-	-	12	11	1
\$50,000 to \$74,999.....	3	3	-	-	-	-	-	-	-	3	3	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	8,700	8,400	12,300	10,400	10,400	...	8,600	8,400	...	8,100	7,800	12,400
Mean.....dollars..	10,200	10,000	14,000	10,700	10,700	...	9,600	9,300	...	10,300	9,900	14,800
Total Mortgage Outstanding Debt												
Less than \$5,000.....	619	600	20	54	50	4	63	63	-	503	487	16
\$5,000 to \$7,499.....	284	274	10	43	42	1	42	40	3	199	193	6
\$7,500 to \$9,999.....	296	287	9	67	66	1	35	34	1	193	187	6
\$10,000 to \$12,499.....	229	221	8	71	71	-	28	27	1	129	123	7
\$12,500 to \$14,999.....	206	188	18	51	46	5	30	30	-	125	112	13
\$15,000 to \$17,499.....	140	129	11	30	27	3	19	18	1	90	84	6
\$17,500 to \$19,999.....	95	86	10	23	21	2	7	7	-	65	57	8
\$20,000 to \$24,999.....	112	91	21	13	11	2	12	5	6	88	75	13
\$25,000 to \$29,999.....	67	48	19	4	4	-	7	5	3	56	39	17
\$30,000 to \$39,999.....	49	36	14	-	-	-	1	1	-	48	34	14
\$40,000 to \$49,999.....	16	11	5	1	1	-	-	-	-	16	11	5
\$50,000 to \$74,999.....	5	3	2	-	-	-	-	-	-	5	3	2
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	8,800	8,400	17,000	10,500	10,400	...	8,700	8,400	...	8,200	7,800	18,200
Mean.....dollars..	10,590	10,000	18,300	10,800	10,700	...	9,800	9,300	...	10,600	9,900	19,400
Interest Rate on First Mortgage												
Less than 5.0 percent.....	209	200	10	58	53	6	120	117	3	31	30	1
5.0 percent.....	34	32	2	5	4	1	1	1	-	28	27	1
5.1 to 5.9 percent.....	408	382	26	190	181	9	73	65	8	144	136	8
6.0 percent.....	525	493	32	37	35	2	30	30	-	458	428	30
6.1 to 6.4 percent.....	65	61	4	-	-	-	-	-	-	65	61	4
6.5 to 6.9 percent.....	293	260	34	14	14	-	5	2	3	275	244	31
7.0 percent.....	186	173	12	3	3	-	1	1	-	181	169	12
7.1 to 7.4 percent.....	57	51	5	-	-	-	-	-	-	57	51	5
7.5 to 7.9 percent.....	138	131	7	34	34	-	9	7	2	95	90	5
8.0 percent.....	96	87	9	1	1	-	3	3	-	92	82	9
8.1 to 8.4 percent.....	11	10	-	-	-	-	-	-	-	11	10	-
8.5 to 8.9 percent.....	56	52	4	14	14	-	3	3	-	38	34	4
9.0 percent.....	11	10	-	-	-	-	-	-	-	11	10	-
9.1 to 9.9 percent.....	12	12	-	-	-	-	-	-	-	12	12	-
10.0 percent or more.....	20	19	-	-	-	-	-	-	-	20	19	-
Median.....	6.0	6.0	6.5	5.6	5.7	...	5.1	4.9	...	6.6	6.6	6.8
Term of First Mortgage												
Less than 8 years.....	132	129	2	-	-	-	1	1	-	130	128	2
8 to 12 years.....	281	267	13	-	-	-	1	1	-	280	266	13
13 to 17 years.....	324	307	18	6	6	-	3	3	-	315	298	18
18 to 22 years.....	411	385	26	22	21	1	17	15	2	372	349	23
23 to 27 years.....	434	390	44	90	84	6	73	73	-	271	233	38
28 to 32 years.....	473	434	40	225	216	10	150	136	14	99	82	16
33 to 37 years.....	12	11	2	11	10	2	-	-	-	1	1	-
38 years or more.....	9	9	-	4	4	-	-	-	-	5	5	-
No stated term.....	44	42	2	-	-	-	-	-	-	44	42	2
Median.....	21.6	21.4	24.4	29.3	29.3	...	28.8	28.7	...	18.1	17.8	22.8
Holder of First Mortgage												
Commercial bank or trust company.....	275	261	14	49	44	5	20	18	2	207	199	7
Mutual savings bank.....	214	202	12	65	65	-	80	73	7	69	65	5
Savings and loan association.....	932	847	84	63	59	4	55	55	-	813	733	80
Life insurance company.....	161	152	9	65	61	4	53	49	4	43	43	1
Mortgage company.....	29	25	4	11	11	-	5	4	1	13	10	2
Federal agency.....	70	67	3	36	35	2	15	13	1	19	19	-
Federal National Mortgage Association.....	67	67	-	50	50	-	16	16	-	1	1	-
Real estate or construction company.....	20	19	-	-	-	-	-	-	-	20	19	-
Individual or individual's estate.....	285	269	16	-	-	-	-	-	-	285	269	16
Other.....	68	64	3	18	16	3	1	1	-	48	48	-

Table 2b. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Location of First Mortgage Holder												
Property in Northeast region.....	283	271	12	29	29	-	17	16	1	238	226	11
Lender in Northeast.....	273	261	12	24	24	-	16	16	1	233	222	11
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	9	9	-	5	5	-	1	1	-	4	4	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	506	496	10	74	72	2	37	37	-	395	386	8
Lender in Northeast.....	42	42	-	22	22	-	16	16	-	5	5	-
Lender in North Central.....	425	414	10	33	31	2	16	16	-	375	367	8
Lender in South.....	36	36	-	18	18	-	5	5	-	12	12	-
Lender in West.....	3	3	-	1	1	-	-	-	-	2	2	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-
Property in South region.....	690	643	47	144	135	10	125	119	6	421	389	32
Lender in Northeast.....	126	119	7	53	50	3	63	59	4	10	10	-
Lender in North Central.....	19	17	1	9	8	1	8	8	-	2	2	-
Lender in South.....	541	504	38	81	75	6	52	52	-	408	377	32
Lender in West.....	3	1	1	-	-	-	3	1	1	-	-	-
Lender outside United States.....	1	1	-	1	1	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	641	565	76	111	105	6	66	56	9	465	404	61
Lender in Northeast.....	86	78	8	37	35	1	43	36	7	6	6	-
Lender in North Central.....	10	10	1	5	5	1	1	1	-	4	4	-
Lender in South.....	47	45	2	32	32	-	9	7	1	5	5	1
Lender in West.....	497	432	65	36	32	4	13	11	1	448	388	60
Lender outside United States.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage												
Holder.....	1,570	1,455	115	116	109	8	78	74	3	1,376	1,271	104
Agent.....	550	520	31	241	231	10	168	155	13	142	134	8
Holder's Acquisition of First Mortgage												
Originated by holder.....	1,533	1,422	110	117	109	7	78	71	6	1,338	1,242	97
Purchased from present servicer.....	364	345	18	192	186	6	108	104	4	63	55	8
Purchased from someone else.....	183	167	16	46	42	4	56	51	5	80	74	7
Not reported.....	42	41	1	3	3	-	3	3	-	36	34	1
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,771	1,638	133	352	335	18	244	228	16	1,175	1,075	100
Less than 40 percent.....	43	37	6	6	5	1	6	6	-	31	26	5
40 to 49 percent.....	25	21	4	3	2	1	3	3	-	19	17	3
50 to 59 percent.....	119	99	20	9	8	1	5	3	1	105	87	18
60 to 69 percent.....	197	179	18	21	21	-	16	12	3	161	146	15
70 to 79 percent.....	338	306	32	50	45	6	26	23	3	262	238	24
80 to 89 percent.....	367	333	34	73	68	5	56	52	4	239	213	25
90 to 94 percent.....	203	196	7	63	61	2	37	36	1	103	99	3
95 to 99 percent.....	189	188	1	87	87	-	29	29	-	74	73	1
100 percent or more.....	206	201	5	26	26	1	51	48	3	128	127	1
Not reported.....	83	77	6	14	12	1	16	16	-	53	49	5
Median.....	83	84	74	90	90	...	90	91	...	79	79	73
Other properties.....	349	337	13	5	5	-	2	2	-	343	330	13
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,771	1,638	133	352	335	18	244	228	16	1,175	1,075	100
Less than 40 percent.....	37	37	-	5	5	-	6	6	-	26	26	-
40 to 49 percent.....	22	21	-	2	2	-	3	3	-	17	17	-
50 to 59 percent.....	99	99	-	8	8	-	3	3	-	87	87	-
60 to 69 percent.....	183	179	4	22	21	1	12	12	-	148	146	3
70 to 79 percent.....	320	306	14	45	45	-	23	23	-	252	238	14
80 to 89 percent.....	366	333	32	71	68	3	58	52	6	237	213	23
90 to 94 percent.....	222	196	26	61	61	-	37	36	1	124	99	25
95 to 99 percent.....	200	188	12	92	87	5	29	29	-	80	73	7
100 percent or more.....	239	201	38	32	26	7	57	48	8	150	127	23
Not reported.....	83	77	6	14	12	1	16	16	-	53	49	5
Median.....	85	84	92	91	90	...	91	91	...	81	79	91
Other properties.....	349	337	13	5	5	-	2	2	-	343	330	13



Table 2b. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than 20 percent.....	229	213	17	21	16	5	21	21	-	187	176	12
20 to 29 percent.....	207	201	7	13	12	1	18	18	-	176	170	6
30 to 39 percent.....	210	202	7	29	29	-	22	22	-	159	152	7
40 to 49 percent.....	265	239	25	29	28	1	28	27	1	207	184	23
50 to 59 percent.....	306	278	28	49	47	1	33	25	7	225	205	19
60 to 69 percent.....	332	302	30	64	60	4	41	35	6	228	207	21
70 to 79 percent.....	235	220	15	76	71	5	31	31	-	127	118	9
80 to 89 percent.....	123	119	4	35	35	-	23	22	1	65	62	3
90 to 99 percent.....	79	77	2	28	28	-	8	8	-	42	40	2
100 percent or more.....	19	19	-	6	6	-	1	1	-	13	13	-
Not reported.....	115	104	11	8	8	-	19	19	-	88	77	11
Median.....	52	52	54	65	65	...	57	56	...	49	49	51

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	223	213	10	19	16	3	21	21	-	183	176	7
20 to 29 percent.....	203	201	2	12	12	-	18	18	-	173	170	2
30 to 39 percent.....	208	202	5	30	29	1	22	22	-	156	152	4
40 to 49 percent.....	252	239	12	30	28	2	27	27	-	195	184	10
50 to 59 percent.....	297	278	19	47	47	-	29	25	4	220	205	15
60 to 69 percent.....	322	302	20	61	60	1	38	35	3	223	207	15
70 to 79 percent.....	241	220	21	73	71	2	34	31	3	135	118	17
80 to 89 percent.....	149	119	30	43	35	7	25	22	3	81	62	20
90 to 99 percent.....	86	77	9	30	28	1	10	8	1	47	40	7
100 percent or more.....	25	19	6	6	6	-	2	1	1	18	13	5
Not reported.....	115	104	11	8	8	-	19	19	-	88	77	11
Median.....	53	52	69	66	65	...	58	56	...	50	49	68

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	2,119	1,973	146	358	340	18	245	229	16	1,516	1,404	112
Interest and principal.....	2,085	1,941	144	358	340	18	245	229	16	1,482	1,371	110
Fully amortized.....	1,962	1,828	134	358	340	18	245	229	16	1,359	1,259	100
Partially amortized.....	123	113	10	-	-	-	-	-	-	123	113	10
Principal only.....	9	9	-	-	-	-	-	-	-	9	9	-
Fully amortized.....	6	6	-	-	-	-	-	-	-	6	6	-
Partially amortized.....	3	3	-	-	-	-	-	-	-	3	3	-
Interest only.....	25	23	2	-	-	-	-	-	-	25	23	2
No regular payment required.....	1	1	-	-	-	-	-	-	-	1	1	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	2,085	1,941	144	358	340	18	245	229	16	1,482	1,371	110
Real estate taxes and property insurance.....	1,015	942	73	355	337	18	219	206	13	441	399	42
With no other items.....	573	523	50	3	1	2	193	181	12	377	341	37
With other items.....	442	419	23	352	336	16	27	25	1	63	58	5
Real estate taxes only.....	264	248	16	-	-	-	17	17	-	247	231	16
Property insurance only.....	21	17	4	-	-	-	1	-	1	19	17	3
Other combinations or no other items.....	785	735	51	3	3	-	8	6	1	775	725	49
No regular payments of interest and principal...	36	34	2	-	-	-	-	-	-	36	34	2

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	2,119	1,973	146	358	340	18	245	229	16	1,516	1,404	112
Less than \$50.....	612	573	39	92	86	6	65	65	-	454	421	33
\$50 to \$59.....	294	278	16	46	45	1	44	41	3	204	191	13
\$60 to \$69.....	261	244	17	59	56	3	37	34	3	165	154	12
\$70 to \$79.....	190	181	9	39	37	2	20	19	1	132	125	6
\$80 to \$89.....	153	141	12	39	36	3	20	20	-	94	85	9
\$90 to \$99.....	140	131	8	32	31	2	22	19	3	86	82	4
\$100 to \$119.....	197	186	12	28	28	-	16	14	1	154	143	10
\$120 to \$149.....	124	110	14	16	14	3	14	13	1	93	84	10
\$150 to \$174.....	61	53	8	4	4	-	6	4	1	51	45	6
\$175 to \$199.....	23	19	4	-	-	-	1	-	1	21	19	2
\$200 to \$249.....	41	34	7	1	1	-	-	-	-	40	33	7
\$250 to \$299.....	-	10	-	1	1	-	-	-	-	9	9	-
\$300 or more.....	13	13	-	-	-	-	-	-	-	13	13	-
Median.....dollars..	65	65	69	66	66	...	63	62	...	66	65	68
Mean.....dollars..	77	77	85	71	71	...	71	69	...	80	80	86
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-

Table 2b. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	2,118	1,972	146	358	340	18	245	229	16	1,515	1,402	112
Less than \$70.....	1,131	1,094	36	194	188	7	142	141	1	794	766	28
\$70 to \$79.....	191	181	10	37	37	-	20	19	1	134	125	9
\$80 to \$89.....	151	141	9	38	36	1	20	20	-	93	85	8
\$90 to \$99.....	142	131	10	31	31	-	21	19	2	90	82	8
\$100 to \$119.....	203	186	17	31	28	3	16	14	2	156	143	13
\$120 to \$149.....	126	110	16	18	14	4	16	13	3	93	84	9
\$150 to \$174.....	73	53	20	7	4	3	8	4	4	58	45	13
\$175 to \$199.....	23	17	5	-	-	-	1	-	1	21	17	4
\$200 to \$249.....	46	34	11	1	1	-	1	-	1	43	33	10
\$250 to \$299.....	17	10	7	1	1	-	-	-	-	16	9	7
\$300 or more.....	16	13	3	-	-	-	-	-	-	16	13	3
Median.....dollars..	65	63	108	64	63	...	60	57	...	66	64	104
Mean.....dollars..	80	77	126	73	71	...	73	69	...	83	79	128
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	1,992	1,860	133	337	319	18	232	219	13	1,423	1,321	102
Delinquent (30 days or more).....	106	93	13	20	20	-	10	7	3	77	66	10
1 to 3 payments.....	78	72	6	17	17	-	7	6	1	54	49	5
4 or more payments.....	28	22	6	3	3	-	3	1	1	23	18	5
Foreclosure in process.....	9	6	3	2	2	-	1	1	-	5	3	3
Foreclosure not in process.....	20	15	3	1	1	-	1	-	1	17	14	2
Not reported.....	20	20	-	1	1	-	3	3	-	16	16	-
No regular payments required.....	1	1	-	-	-	-	-	-	-	1	1	-
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	1,822	1,696	125	287	274	13	210	199	10	1,325	1,223	102
Less than \$100.....	157	148	8	17	16	1	8	8	-	132	124	7
\$100 to \$199.....	382	360	22	53	52	1	48	47	2	281	261	20
\$200 to \$299.....	385	365	20	67	65	1	47	47	-	272	253	19
\$300 to \$349.....	170	161	9	38	37	1	18	18	-	114	106	8
\$350 to \$399.....	139	127	12	35	32	3	21	19	1	83	76	7
\$400 to \$449.....	113	106	7	20	19	1	20	17	3	73	70	3
\$450 to \$499.....	72	64	7	14	14	-	7	5	1	51	45	6
\$500 to \$549.....	61	54	7	9	8	1	6	6	1	45	40	5
\$550 to \$599.....	50	43	8	7	5	3	8	8	-	35	30	5
\$600 to \$699.....	84	76	7	7	7	-	9	8	1	67	61	6
\$700 to \$799.....	60	51	8	8	8	-	8	7	1	43	36	7
\$800 or more.....	99	92	7	13	13	-	7	7	-	78	71	7
Not reported.....	51	49	2	-	-	-	1	1	-	50	48	2
Median.....dollars..	289	286	358	310	306	...	302	293	...	282	279	327
Acquired 1970 and 1971 (part).....	299	278	21	70	66	5	36	30	6	193	182	10
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 20 percent.....	14	13	1	1	1	-	1	1	-	12	11	1
20 to 29 percent.....	40	35	5	5	3	1	3	3	-	33	29	3
30 to 39 percent.....	135	120	15	20	18	2	13	13	-	101	88	13
40 to 49 percent.....	256	238	18	45	45	-	44	41	3	167	152	16
50 to 59 percent.....	286	262	24	48	44	4	57	57	-	181	161	20
60 to 69 percent.....	229	215	14	43	41	1	23	21	3	163	153	10
70 to 79 percent.....	125	122	3	18	17	1	18	15	2	89	89	-
80 to 89 percent.....	77	73	4	7	6	1	7	5	1	63	62	1
90 to 99 percent.....	53	49	4	8	8	-	2	2	-	43	40	4
100 percent or more.....	234	220	13	13	13	-	8	8	-	213	200	13
Not reported or not computed.....	199	182	17	37	35	2	17	17	-	145	131	15
Median.....	59	60	54	56	56	...	54	54	...	62	63	54
Other properties.....	241	222	19	54	50	5	28	24	4	158	148	10

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2b. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Total**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 20 percent.....	13	13	-	1	1	-	1	1	-	11	11	-
20 to 29 percent.....	37	35	1	3	3	-	3	3	-	31	29	1
30 to 39 percent.....	124	120	3	20	18	1	13	13	-	91	88	2
40 to 49 percent.....	245	238	7	47	45	2	42	41	1	156	152	4
50 to 59 percent.....	276	262	14	44	44	-	57	57	-	175	161	14
60 to 69 percent.....	230	215	15	43	41	1	22	21	1	166	153	13
70 to 79 percent.....	140	122	17	20	17	3	15	15	-	104	89	15
80 to 89 percent.....	77	73	4	7	6	1	5	5	-	65	62	3
90 to 99 percent.....	55	49	6	8	8	-	5	2	3	43	40	3
100 percent or more.....	253	220	32	16	13	3	11	8	4	226	200	26
Not reported or not computed.....	199	182	17	37	35	2	17	17	-	145	131	15
Median.....	61	60	75	57	56	...	54	54	...	64	63	74
Other properties.....	241	222	19	54	50	5	28	24	4	158	148	10

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	1,822	1,696	125	287	274	13	210	199	10	1,325	1,223	102
Less than \$10.....	102	94	8	17	16	1	10	10	-	75	68	8
\$10 to \$14.....	252	239	13	48	48	-	30	29	1	173	162	11
\$15 to \$19.....	362	331	30	66	64	3	49	47	2	247	220	26
\$20 to \$24.....	341	318	23	59	53	6	37	37	-	245	228	17
\$25 to \$29.....	226	210	16	40	39	1	27	25	3	159	146	12
\$30 to \$39.....	218	200	18	31	29	2	26	22	5	160	150	10
\$40 to \$49.....	73	71	1	8	8	-	2	2	-	63	61	1
\$50 to \$59.....	42	41	1	5	5	-	7	7	-	30	30	1
\$60 or more.....	44	44	-	4	4	-	4	4	-	36	36	-
Not reported or not computed.....	162	147	15	8	8	-	17	17	-	137	122	15
Median.....dollars..	21	21	20	20	20	...	20	20	...	22	22	19
Acquired 1970 and 1971 (part).....	299	278	21	70	66	5	36	30	6	193	182	10

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 5 percent.....	7	6	1	1	1	-	2	2	-	3	2	1
5 to 9 percent.....	67	64	3	6	6	-	4	4	-	58	55	3
10 to 14 percent.....	192	179	13	19	19	-	26	25	1	146	134	11
15 to 19 percent.....	263	245	18	41	39	1	37	35	2	185	170	15
20 to 24 percent.....	272	254	18	53	48	5	41	41	-	178	165	13
25 to 29 percent.....	207	191	16	38	37	1	20	20	-	150	135	15
30 to 34 percent.....	116	104	12	18	17	1	11	10	1	88	78	10
35 to 39 percent.....	79	72	7	13	11	3	7	5	3	58	57	1
40 percent or more.....	220	209	12	19	19	-	25	23	2	176	166	10
Not reported or not computed.....	224	205	19	37	35	2	17	17	-	170	154	16
Median.....	23	23	24	23	23	...	22	21	...	23	23	23
Acquired 1970 and 1971 (Part).....	241	222	19	54	50	5	28	24	4	158	148	10

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 20 percent.....	-	-	-	-	-	-	-	-	-	-	-	-
20 to 29 percent.....	7	7	-	1	1	-	-	-	-	6	6	-
30 to 39 percent.....	11	11	-	-	-	-	-	-	-	10	10	-
40 to 49 percent.....	45	44	1	3	3	-	1	1	-	41	41	1
50 to 59 percent.....	80	78	1	10	10	-	7	7	-	63	62	1
60 to 69 percent.....	149	141	8	18	18	-	33	33	-	98	91	7
70 to 79 percent.....	207	195	12	40	37	3	39	39	-	128	120	9
80 to 89 percent.....	215	204	11	36	36	-	35	33	1	145	135	10
90 to 99 percent.....	161	147	15	30	27	3	19	19	-	112	100	12
100 to 109 percent.....	119	108	11	22	22	-	17	15	1	81	71	10
110 percent or more.....	427	386	41	49	44	5	24	18	6	354	324	30
Not reported or not computed.....	225	207	17	37	35	2	17	17	-	171	156	15
Median.....	89	88	102	88	88	...	82	80	...	92	91	100
Acquired 1970 and 1971 (part).....	241	222	19	54	50	5	28	24	4	158	148	10

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total

PROPERTY CHARACTERISTICS

Location by Size of Place

Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...

Number of Housing Units

1.....	1,484	1,395	89
2.....	402	372	30
3.....	115	102	14
4.....	119	106	12

Number of Buildings

One.....	1,972	1,845	128
2 to 4.....	148	130	18
Not reported.....	-	-	-

Manner of Acquisition

By purchase.....	2,086	1,942	144
Placed one new mortgage.....	1,302	1,280	22
Placed two or more new mortgages.....	90	43	47
Assumed mortgage(s) already on property.....	582	543	39
Assumed mortgage already on property and placed new mortgage.....	70	36	35
All cash.....	27	27	-
Borrowed other than with mortgage.....	9	9	1
Other.....	4	4	-
Not by purchase.....	33	31	2
Inheritance or gift.....	30	28	1
Other.....	3	3	-
Not reported.....	1	1	-

Land and Building Acquisition

During same 12-month period.....	1,926	1,788	138
Acquired land previously.....	64	60	3
Land not owned by building owner.....	22	21	1
Not reported.....	109	105	4

Year Acquired

1969 to 1971 (part).....	522	484	38
1967 and 1968.....	390	352	37
1965 and 1966.....	307	285	22
1960 to 1964.....	494	457	37
1955 to 1959.....	224	219	6
1950 to 1954.....	124	119	6
1949 or earlier.....	59	59	-
Not reported.....	-	-	-

Year Built

1969 and 1970 (part).....	38	35	3
1967 and 1968.....	53	44	9
1965 and 1966.....	84	79	5
1960 to 1964.....	211	186	25
1950 to 1959.....	545	509	36
1940 to 1949.....	287	266	20
1939 or earlier.....	812	769	44
Not reported.....	90	86	4

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Number of Housing Units												
1.....	1,484	1,395	89	314	299	15	226	211	15	944	884	59
2.....	402	372	30	32	30	2	13	12	1	357	330	28
3.....	115	102	14	6	6	-	4	4	-	105	92	13
4.....	119	106	12	5	5	-	2	2	-	112	99	12
Number of Buildings												
One.....	1,972	1,845	128	351	334	17	241	225	16	1,380	1,285	95
2 to 4.....	148	130	18	7	6	1	4	4	-	137	120	17
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Manner of Acquisition												
By purchase.....	2,086	1,942	144	358	340	18	245	229	16	1,483	1,372	111
Placed one new mortgage.....	1,302	1,280	22	184	182	2	94	93	1	1,024	1,005	19
Placed two or more new mortgages.....	90	43	47	2	2	-	-	-	-	88	41	47
Assumed mortgage(s) already on property.....	582	543	39	151	146	5	147	135	12	284	262	22
Assumed mortgage already on property and placed new mortgage.....	70	36	35	19	8	11	5	2	3	47	26	21
All cash.....	27	27	-	-	-	-	-	-	-	27	27	-
Borrowed other than with mortgage.....	9	9	1	-	-	-	-	-	-	9	9	1
Other.....	4	4	-	1	1	-	-	-	-	3	3	-
Not by purchase.....	33	31	2	-	-	-	-	-	-	33	31	2
Inheritance or gift.....	30	28	1	-	-	-	-	-	-	30	28	1
Other.....	3	3	-	-	-	-	-	-	-	3	3	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-
Land and Building Acquisition												
During same 12-month period.....	1,926	1,788	138	337	321	17	230	214	16	1,359	1,253	105
Acquired land previously.....	64	60	3	1	-	1	-	-	-	63	60	3
Land not owned by building owner.....	22	21	1	5	5	-	4	4	-	12	12	1
Not reported.....	109	105	4	14	14	-	12	12	-	84	80	4
Year Acquired												
1969 to 1971 (part).....	522	484	38	119	113	7	60	51	9	343	320	23
1967 and 1968.....	390	352	37	69	67	3	36	36	-	284	249	35
1965 and 1966.....	307	285	22	43	41	2	30	27	3	233	216	17
1960 to 1964.....	494	457	37	65	62	3	50	46	4	379	349	30
1955 to 1959.....	224	219	6	34	32	1	47	47	-	143	139	4
1950 to 1954.....	124	119	6	22	20	2	20	20	-	82	78	4
1949 or earlier.....	59	59	-	5	5	-	2	2	-	53	53	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Year Built												
1969 and 1970 (part).....	38	35	3	7	7	-	3	1	1	28	26	1
1967 and 1968.....	53	44	9	7	7	-	8	7	1	38	31	7
1965 and 1966.....	84	79	5	21	20	2	8	8	-	54	51	3
1960 to 1964.....	211	186	25	48	45	3	32	27	5	131	114	17
1950 to 1959.....	545	509	36	150	142	8	135	131	4	261	237	24
1940 to 1949.....	287	266	20	68	64	5	24	21	3	195	182	13
1939 or earlier.....	812	769	44	46	46	-	19	18	1	747	704	43
Not reported.....	90	86	4	10	10	-	17	17	-	63	59	4



Table 2b. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Total**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

**Properties acquired by purchase 1967 to 1971**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
(part).....	899	824	75	189	179	9	96	87	9	614	557	57
Less than \$5,000.....	85	78	7	8	7	1	1	1	-	76	70	6
\$5,000 to \$7,499.....	131	126	5	14	12	1	2	2	-	115	112	4
\$7,500 to \$9,999.....	117	110	7	26	25	-	7	7	-	85	78	7
\$10,000 to \$12,499.....	117	111	7	32	32	-	16	16	-	70	63	7
\$12,500 to \$14,999.....	113	108	5	31	29	1	21	20	1	62	59	3
\$15,000 to \$17,499.....	76	71	5	29	26	3	13	13	-	34	32	2
\$17,500 to \$19,999.....	68	65	3	25	25	-	14	14	-	28	26	3
\$20,000 to \$24,999.....	62	53	9	14	12	2	9	5	4	40	36	3
\$25,000 to \$29,999.....	42	29	12	3	1	1	5	3	3	33	25	8
\$30,000 to \$34,999.....	31	25	6	5	5	-	3	1	1	23	18	5
\$35,000 to \$39,999.....	12	8	4	-	-	-	1	1	-	10	6	4
\$40,000 to \$49,999.....	13	11	3	-	-	-	-	-	-	13	11	3
\$50,000 or more.....	9	9	-	-	-	-	1	1	-	8	8	-
Not reported.....	22	19	3	2	2	-	3	3	-	17	14	3
Median.....dollars..	12,200	12,000	18,100	13,600	13,500	...	15,200	14,600	...	10,800	10,500	16,100
Other properties.....	1,222	1,151	70	169	161	8	149	143	7	903	848	55

**Value**

Less than \$5,000.....	40	40	-	-	-	-	1	1	-	38	38	-
\$5,000 to \$7,499.....	124	118	6	12	10	2	5	5	-	107	103	4
\$7,500 to \$9,999.....	152	145	8	25	25	-	17	16	2	110	104	6
\$10,000 to \$12,499.....	233	228	5	40	39	1	31	31	-	162	159	3
\$12,500 to \$14,999.....	200	194	6	51	50	1	33	31	3	115	113	2
\$15,000 to \$17,499.....	221	215	6	56	54	1	34	33	1	131	127	4
\$17,500 to \$19,999.....	200	187	12	62	56	5	34	34	-	104	97	7
\$20,000 to \$24,999.....	260	246	14	54	52	2	32	29	3	174	164	9
\$25,000 to \$29,999.....	208	183	25	29	26	3	20	15	5	159	142	17
\$30,000 to \$39,999.....	204	178	26	18	17	1	14	11	3	173	150	23
\$40,000 to \$49,999.....	88	73	14	3	3	-	5	5	-	81	66	14
\$50,000 to \$74,999.....	63	51	12	1	1	-	-	-	-	62	50	12
\$75,000 to \$99,999.....	9	9	-	-	-	-	-	-	-	9	9	-
\$100,000 or more.....	4	3	1	-	-	-	-	-	-	4	3	1
Not reported.....	115	104	11	8	8	-	19	19	-	88	77	11
Median.....dollars..	17,900	17,400	27,000	17,000	16,900	...	16,800	16,600	...	18,700	17,900	29,500
Mean.....dollars..	20,400	19,800	27,900	17,400	17,400	...	17,600	17,200	...	21,500	20,800	30,500

**Value Per Housing Unit**

Less than \$5,000.....	107	103	4	4	3	1	4	4	-	99	96	3
\$5,000 to \$7,499.....	226	217	9	20	19	1	7	7	-	199	191	8
\$7,500 to \$9,999.....	250	233	17	36	36	-	21	20	2	193	178	15
\$10,000 to \$12,499.....	277	262	15	43	41	2	32	32	-	202	189	13
\$12,500 to \$14,999.....	241	226	14	52	51	1	36	33	3	152	142	10
\$15,000 to \$17,499.....	217	209	8	53	51	2	34	33	1	130	126	5
\$17,500 to \$19,999.....	174	161	13	58	53	5	32	32	-	84	76	8
\$20,000 to \$24,999.....	212	199	12	49	47	2	32	29	3	131	123	8
\$25,000 to \$34,999.....	197	173	23	25	23	3	23	18	5	148	132	15
\$35,000 to \$49,999.....	75	60	15	8	8	-	6	4	1	61	47	14
\$50,000 or more.....	30	27	3	-	-	-	-	-	-	30	27	3
Not reported.....	115	104	11	8	8	-	19	19	-	88	77	11
Median.....dollars..	14,000	13,800	17,600	15,900	15,800	...	16,000	15,800	...	12,900	12,700	16,300

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than \$50.....	131	122	9	12	12	0	7	7	-	113	104	9
\$50 to \$59.....	85	81	4	7	6	1	4	4	-	74	71	3
\$60 to \$69.....	118	114	3	14	14	-	15	15	-	88	85	3
\$70 to \$79.....	114	106	8	7	7	1	9	7	2	98	93	5
\$80 to \$89.....	122	118	3	14	14	-	15	13	2	93	92	1
\$90 to \$99.....	92	86	5	13	12	1	13	13	-	66	62	4
\$100 to \$119.....	225	214	11	37	37	-	29	27	1	160	150	10
\$120 to \$149.....	252	225	26	57	51	6	35	35	-	159	139	21
\$150 to \$174.....	128	121	7	25	25	-	26	25	1	77	71	6
\$175 to \$199.....	62	58	4	12	12	-	11	10	1	39	37	2
\$200 to \$249.....	57	49	9	5	4	1	8	7	1	44	38	6
\$250 to \$299.....	34	28	5	5	5	-	3	3	-	26	21	5
\$300 or more.....	29	24	5	1	1	-	-	-	-	28	24	5
No rental receipts.....	11	10	1	1	1	-	1	1	-	9	8	1
Not reported.....	188	172	16	36	33	2	16	16	-	136	123	13
Median.....dollars..	105	104	126	120	119	...	117	117	...	100	97	125
Mean.....dollars..	114	112	138	119	119	...	120	119	...	112	109	140
Acquired 1970 and 1971 (part).....	241	222	19	54	50	5	28	24	4	158	148	10

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Total

PROPERTY CHARACTERISTICS--Continued

Purchase Price as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	2,086	1,943	144	358	339	17	245	229	16	1,483	1,372	111
Purchase 1967 to 1971 (part).....	899	824	75	189	179	9	96	87	9	614	557	57
Less than 80 percent.....	193	180	13	36	36	-	22	19	3	135	125	10
80 to 89 percent.....	222	204	19	55	52	3	25	24	1	142	128	14
90 to 94 percent.....	109	98	11	31	27	3	10	8	1	69	63	6
95 to 99 percent.....	76	63	13	15	15	-	15	12	3	47	37	10
100 percent or more.....	270	253	17	49	46	3	21	21	1	199	187	13
Not reported.....	28	25	3	4	4	-	3	3	-	22	18	3
Median.....	90	90	92	90	89	...	89	89	...	91	91	92
Purchased 1960 to 1966.....	792	734	59	108	103	5	80	73	7	604	557	47
Less than 60 percent.....	81	77	4	5	5	-	5	5	-	71	67	4
60 to 79 percent.....	233	210	22	34	31	3	28	24	4	171	155	16
80 to 89 percent.....	176	165	11	32	32	1	20	18	2	123	115	8
90 to 99 percent.....	97	90	8	16	16	-	9	8	1	72	66	7
100 percent or more.....	105	97	7	13	12	1	5	5	-	86	80	6
Not reported.....	101	94	7	7	7	-	13	13	-	80	73	7
Median.....	81	81	79	83	83	...	80	80	...	81	81	80
Purchased 1959 or earlier.....	395	385	10	61	57	3	69	69	-	265	258	7
Less than 40 percent.....	37	35	2	1	-	1	-	-	-	37	35	1
40 to 59 percent.....	61	58	3	4	3	1	9	9	-	48	47	1
60 to 79 percent.....	121	119	2	21	21	-	25	25	-	75	73	2
80 to 99 percent.....	90	90	-	17	17	-	21	21	-	52	51	-
100 percent or more.....	44	44	-	8	8	-	8	8	-	28	28	-
Not reported.....	41	38	3	9	8	1	6	6	-	25	23	2
Median.....	72	73	...	79	80	...	78	78	-	69	69	...
Not acquired by purchase.....	34	32	1	-	-	-	-	-	-	34	32	1

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 5 percent.....	88	79	8	8	8	-	6	6	-	74	66	8
5 to 9 percent.....	597	554	43	104	100	5	78	71	8	414	384	30
10 to 14 percent.....	538	506	32	82	77	5	73	72	1	383	357	26
15 to 19 percent.....	93	84	10	7	7	-	7	7	-	79	70	9
20 to 24 percent.....	37	36	2	1	1	-	-	-	-	37	35	2
25 to 29 percent.....	13	13	-	3	3	-	-	-	-	10	10	-
30 to 39 percent.....	11	11	-	1	1	-	-	-	-	11	11	-
40 percent or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Not reported or not computed.....	265	243	22	39	37	2	26	26	-	200	180	20
Median.....	10	10	9	9	9	...	9	10	...	10	10	9
Acquired 1970 and 1971 (part).....	241	222	19	54	50	5	28	24	4	158	148	10

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	1,647	1,530	117	245	232	13	191	182	9	1,211	1,116	95
Less than 1.0 percent.....	765	707	58	110	105	5	105	99	5	550	503	47
1.0 to 2.9 percent.....	16	14	3	1	1	-	1	1	-	13	11	3
3.0 to 4.9 percent.....	32	26	5	7	5	1	1	1	-	24	19	4
5.0 to 6.9 percent.....	21	19	2	2	2	-	-	-	-	19	17	2
7.0 to 8.9 percent.....	46	43	3	8	8	-	8	8	-	30	27	2
9.0 to 10.9 percent.....	26	23	3	2	2	-	3	3	-	21	17	3
11.0 to 12.9 percent.....	13	10	4	2	1	2	-	-	-	11	9	2
13.0 to 14.9 percent.....	17	16	1	2	2	-	-	-	-	14	13	1
15 percent or more.....	211	197	15	33	31	2	15	12	2	164	154	10
Not reported or not computed.....	500	475	25	77	75	2	58	56	1	365	344	21
Median.....	0.7	0.7	0.8	0.7	0.7	...	0.6	0.6	...	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	241	222	19	54	50	5	28	24	4	158	148	10

OWNER CHARACTERISTICS

Type of Owner

Individual.....	1,886	1,755	131	337	320	17	216	203	13	1,333	1,232	101
Partnership.....	90	83	6	6	6	-	11	10	1	72	67	5
Real estate corporation.....	80	76	3	12	11	1	6	6	-	62	59	3
Real estate investment trust.....	9	8	1	3	3	-	1	1	-	5	4	1
Financial institution.....	8	7	1	-	-	-	3	3	-	5	4	1
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	39	36	3	-	-	-	8	7	1	31	29	2
Not reported.....	10	9	-	-	-	-	1	1	-	9	8	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1c. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	2,381	1,310	1,071	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	582	146	437
Inside SMSA's.....	...	...	...	Less than \$5,000.....	130	66	65
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	117	29	88
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	90	20	70
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	69	12	57
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	49	2	47
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	34	3	31
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	27	3	24
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	21	3	19
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	12	3	10
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	8	-	8
Number of Housing Units				\$35,000 to \$39,999.....	4	2	1
1.....	1,558	878	680	\$40,000 to \$49,999.....	5	-	5
2.....	549	294	255	\$50,000 or more.....	1	-	1
3.....	149	83	66	Not reported.....	15	5	10
4.....	126	55	70	Median.....dollars..	8,500	5,400	9,700
Number of Buildings				Other properties.....	1,799	1,165	634
1.....	2,223	1,232	991	Value			
2 to 4.....	158	78	80	Less than \$5,000.....	188	159	30
Not reported.....	-	-	-	\$5,000 to \$7,499.....	301	220	81
Manner of Acquisition				\$7,500 to \$9,999.....	272	173	99
By purchase.....	1,981	928	1,053	\$10,000 to \$12,499.....	315	184	131
Placed one new mortgage.....	1,067	392	674	\$12,500 to \$14,999.....	189	82	108
Placed two or more new mortgages.....	61	15	47	\$15,000 to \$17,499.....	207	98	110
Assumed mortgage(s) already on property.....	336	68	268	\$17,500 to \$19,999.....	148	52	96
Assumed mortgage already on property and placed new mortgage.....	46	7	39	\$20,000 to \$24,999.....	186	74	112
All cash.....	388	373	16	\$25,000 to \$29,999.....	122	37	85
Borrowed other than with mortgage.....	73	66	7	\$30,000 to \$39,999.....	130	44	86
Other.....	10	8	2	\$40,000 to \$49,999.....	53	21	33
Not by purchase.....	365	347	18	\$50,000 to \$74,999.....	40	12	29
Inheritance or gift.....	343	326	17	\$75,000 to \$99,999.....	5	2	3
Other.....	23	21	1	\$100,000 or more.....	5	4	1
Not reported.....	35	35	-	Not reported.....	219	150	68
Land and Building Acquisition				Median.....dollars..	12,500	10,300	16,200
During same 12-month period.....	2,121	1,134	987	Mean.....dollars..	15,500	12,900	18,600
Acquired land previously.....	103	81	22	Value Per Housing Unit			
Land not owned by building owner.....	46	29	16	Less than \$5,000.....	363	282	81
Not reported.....	112	66	46	\$5,000 to \$7,499.....	436	279	156
Year Property Acquired				\$7,500 to \$9,999.....	332	181	151
1969 to 1971 (part).....	429	176	253	\$10,000 to \$12,499.....	298	158	140
1967 and 1968.....	290	101	190	\$12,500 to \$14,999.....	196	76	120
1965 and 1966.....	227	86	141	\$15,000 to \$17,499.....	162	63	99
1960 to 1964.....	488	224	264	\$17,500 to \$19,999.....	112	33	78
1955 to 1959.....	321	196	125	\$20,000 to \$24,999.....	116	37	79
1950 to 1954.....	219	159	60	\$25,000 to \$34,999.....	87	21	66
1949 or earlier.....	407	370	38	\$35,000 to \$49,999.....	41	20	21
Not reported.....	-	-	-	\$50,000 or more.....	20	11	10
Year Built				Not reported.....	219	150	68
1969 and 1970 (part).....	17	4	13	Median.....dollars..	9,600	7,800	12,000
1967 and 1968.....	18	3	15	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	30	3	27	Acquired before 1970 <sup>1</sup> .....	1,888	1,048	840
1960 to 1964.....	96	20	77	Less than \$50.....	329	257	71
1950 to 1959.....	361	123	238	\$50 to \$59.....	170	121	49
1940 to 1949.....	305	161	145	\$60 to \$69.....	197	134	63
1939 or earlier.....	1,461	949	511	\$70 to \$79.....	187	111	76
Not reported.....	93	48	45	\$80 to \$89.....	153	80	74
				\$90 to \$99.....	90	38	52
				\$100 to \$119.....	190	77	113
				\$120 to \$149.....	162	53	109
				\$150 to \$174.....	91	31	60
				\$175 to \$199.....	29	6	23
				\$200 to \$249.....	31	15	17
				\$250 to \$299.....	15	3	11
				\$300 or more.....	18	4	14
				No rental receipts.....	30	28	2
				Not reported.....	196	90	106
				Median.....dollars..	77	66	96
				Mean.....dollars..	88	74	106
				Acquired 1970 and 1971 (part).....	193	73	120

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1c. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities				Inside SMSA's, In Central Cities			
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Total properties	Non-mortgaged properties	Mortgaged properties		Total properties	Non-mortgaged properties	Mortgaged properties	
Acquired by purchase.....				Acquired before 1970.....			
Purchased 1967 to 1971 (part).....	1,981	929	1,053	Less than \$10.....	2,111	1,196	916
Less than 80 percent.....	582	146	437	\$10 to \$14.....	127	83	45
80 to 89 percent.....	142	51	90	\$15 to \$19.....	260	147	113
90 to 94 percent.....	128	21	107	\$20 to \$24.....	326	155	171
95 to 99 percent.....	52	6	46	\$25 to \$29.....	317	148	170
100 percent or more.....	32	2	30	\$30 to \$39.....	247	132	115
Not reported.....	209	58	150	\$40 to \$49.....	266	149	117
Median.....	20	7	14	\$50 to \$59.....	92	53	39
Purchased 1960 to 1966.....	91	89	92	\$60 or more.....	333	239	94
Less than 60 percent.....	617	217	400	Median.....dollars..	22	23	22
60 to 79 percent.....	75	41	33	Acquired 1970 and 1971 (part).....	270	115	155
80 to 89 percent.....	174	64	109				
90 to 99 percent.....	108	19	89				
100 percent or more.....	74	22	51				
Not reported.....	113	52	61				
Median.....	74	19	55				
Purchased 1959 or earlier.....	82	78	83				
Less than 40 percent.....	782	566	216				
40 to 59 percent.....	113	91	22				
60 to 79 percent.....	149	116	33				
80 to 99 percent.....	181	124	56				
100 percent or more.....	112	64	48				
Not reported.....	97	68	29				
Median.....	131	104	27				
Not acquired by purchase.....	67	64	74				
	401	383	18				
Rental Receipts as Percent of Value				Real Estate Tax as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....				Acquired before 1970 <sup>1</sup> .....			
Less than 5 percent.....	1,888	1,048	840	Less than 5 percent.....	1,888	1,048	840
5 to 9 percent.....	94	55	38	5 to 9 percent.....	12	11	2
10 to 14 percent.....	554	281	273	10 to 14 percent.....	101	70	31
15 to 19 percent.....	561	292	269	15 to 19 percent.....	257	154	103
20 to 24 percent.....	186	122	64	20 to 24 percent.....	311	167	144
25 to 29 percent.....	81	56	25	25 to 29 percent.....	283	139	144
30 to 39 percent.....	24	14	10	30 to 39 percent.....	189	96	93
40 percent or more.....	36	27	9	35 to 39 percent.....	127	65	62
Not reported or not computed.....	10	6	4	40 percent or more.....	84	51	34
Median.....	343	195	147	Not reported or not computed.....	217	111	106
Acquired 1970 and 1971 (part).....	11	11	10	Median.....	308	186	122
	193	73	120		21	21	22
Rental Vacancy Losses as Percent of Potential Receipts				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....				Acquired before 1970 <sup>1</sup> .....			
Less than 1.0 percent.....	1,888	1,048	840	Less than 20 percent.....	1,888	1,048	840
1.0 to 2.9 percent.....	881	500	380	20 to 29 percent.....	254	254	-
3.0 to 4.9 percent.....	19	8	10	30 to 39 percent.....	262	257	5
5.0 to 6.9 percent.....	31	14	16	40 to 49 percent.....	167	160	7
7.0 to 8.9 percent.....	23	10	14	50 to 59 percent.....	109	85	24
9.0 to 10.9 percent.....	55	31	24	60 to 69 percent.....	73	32	41
11.0 to 12.9 percent.....	29	16	13	70 to 79 percent.....	104	21	83
13.0 to 14.9 percent.....	18	8	10	80 to 89 percent.....	105	6	99
15 percent or more.....	14	6	8	90 to 99 percent.....	121	11	109
Not reported or not computed.....	265	152	113	100 to 109 percent.....	93	7	86
Median.....	553	301	252	110 percent or more.....	68	6	62
Acquired 1970 and 1971 (part).....	0.7	0.7	0.7	Not reported or not computed.....	221	19	202
	193	73	120	Median.....	310	189	121
					49	26	89
RECURRING EXPENSES							
Real Estate Tax Per Housing Unit				Acquired 1970 and 1971 (part).....			
Acquired before 1970.....					193	73	120
Less than \$100.....	2,111	1,196	916				
\$100 to \$199.....	365	280	85				
\$200 to \$299.....	577	355	222				
\$300 to \$349.....	433	216	217				
\$350 to \$399.....	158	80	77				
\$400 to \$449.....	102	36	66				
\$450 to \$499.....	78	27	52				
\$500 to \$549.....	47	12	35				
\$550 to \$599.....	53	25	29				
\$600 to \$699.....	25	3	21				
\$700 to \$799.....	38	7	32				
\$800 or more.....	24	9	15				
Not reported.....	60	26	34				
Median.....dollars..	150	120	30				
Acquired 1970 and 1971 (part).....	208	172	262				
	270	115	155				
OWNER CHARACTERISTICS				Type of Owner			
Individual.....				Individual.....			
Partnership.....	2,100	1,158	942	Partnership.....	2,100	1,158	942
Real estate corporation.....	90	45	46	Real estate corporation.....	90	45	46
Real estate investment trust.....	87	40	46	Real estate investment trust.....	87	40	46
Financial institution.....	7	2	4	Financial institution.....	7	2	4
Housing cooperative organization.....	13	9	4	Housing cooperative organization.....	13	9	4
Other.....	-	-	-	Other.....	-	-	-
Not reported.....	66	46	20	Not reported.....	66	46	20
	18	10	8		18	10	8

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	1,071	1,000	71	182	169	13	108	98	10	781	733	48
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	1,000	1,000	-	169	169	-	98	98	-	733	733	-
2.....	71	-	71	13	-	13	10	-	10	48	-	48
3 or more.....	1	-	1	-	-	-	-	-	-	1	-	1
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	1,011	940	70	182	169	13	107	96	10	722	675	47
Contract to purchase.....	60	59	1	-	-	-	1	1	-	59	58	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	599	571	28	106	105	1	34	33	1	459	432	27
Mortgage assumed at time property acquired.....	290	253	36	74	62	12	73	64	10	142	128	14
Mortgage placed later than acquisition of property.....	183	175	7	2	2	-	-	-	-	180	173	7
Refinanced mortgage: Same lender.....	79	77	2	-	-	-	-	-	-	79	77	2
Different lender.....	49	44	5	2	2	-	-	-	-	47	42	5
Mortgage placed on a property owned free and clear of debt.....	54	54	-	-	-	-	-	-	-	54	54	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	183	175	7	2	2	-	-	-	-	180	173	7
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	15	13	1	1	1	-	-	-	-	13	12	1
Secure better terms.....	14	13	1	-	-	-	-	-	-	14	13	1
Provide funds for additions, improvements, or repairs to this property.....	47	44	3	-	-	-	-	-	-	47	44	3
Provide funds for investment in other real estate.....	46	46	-	-	-	-	-	-	-	46	46	-
Provide funds for other types of investments.....	12	12	-	-	-	-	-	-	-	12	12	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	18	17	-	-	-	-	-	-	-	18	17	-
Not reported.....	30	29	-	1	1	-	-	-	-	29	28	-
Other properties.....	888	824	64	180	167	13	108	97	10	601	560	41
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	292	273	19	55	50	5	25	22	3	212	202	11
1967 and 1968.....	212	200	12	40	37	3	16	16	-	156	146	10
1965 and 1966.....	162	148	14	16	16	-	10	7	3	136	125	11
1960 to 1964.....	285	263	22	39	38	1	31	27	4	215	199	16
1955 to 1959.....	90	88	2	17	16	1	17	17	-	55	55	1
1950 to 1954.....	24	22	2	11	9	2	8	8	-	5	5	-
1949 or earlier.....	6	6	-	4	4	-	2	2	-	1	1	-
First Mortgage Loan												
Less than \$5,000.....	143	136	7	8	6	2	7	7	-	128	123	5
\$5,000 to \$7,499.....	188	179	10	21	18	3	20	20	-	148	141	7
\$7,500 to \$9,999.....	169	165	4	34	34	-	29	26	3	106	105	1
\$10,000 to \$12,499.....	184	165	18	49	43	6	27	23	4	107	99	8
\$12,500 to \$14,999.....	113	104	9	27	27	-	13	10	3	74	67	6
\$15,000 to \$17,499.....	90	82	8	21	20	2	3	2	1	65	60	6
\$17,500 to \$19,999.....	53	52	1	11	10	-	4	4	-	39	38	1
\$20,000 to \$24,999.....	61	56	5	9	9	-	1	1	-	51	46	5
\$25,000 to \$29,999.....	28	24	4	1	1	-	2	2	-	25	20	4
\$30,000 to \$39,999.....	29	25	4	-	-	-	1	1	-	28	24	4
\$40,000 to \$49,999.....	8	8	1	-	-	-	-	-	-	8	8	1
\$50,000 to \$74,999.....	3	3	-	-	-	-	-	-	-	3	3	-
\$75,000 to \$99,999.....	1	1	-	-	-	-	-	-	-	1	1	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	10,400	10,200	12,000	11,300	11,500	...	9,800	9,500	...	10,200	9,900	13,500
Mean.....dollars..	11,900	11,800	13,800	11,800	12,000	...	10,400	10,300	...	12,100	11,900	15,400

Table 2c. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	375	358	16	32	26	6	36	36	-	307	297	11
\$5,000 to \$7,499.....	154	146	8	28	27	1	23	20	3	103	98	4
\$7,500 to \$9,999.....	160	149	11	34	32	1	18	15	3	109	101	7
\$10,000 to \$12,499.....	124	112	11	37	34	3	12	11	1	74	67	7
\$12,500 to \$14,999.....	72	66	6	18	18	-	8	5	3	46	44	3
\$15,000 to \$17,499.....	66	60	6	17	16	2	6	6	-	42	38	4
\$17,500 to \$19,999.....	37	34	3	11	10	-	-	-	-	26	23	3
\$20,000 to \$24,999.....	35	32	4	5	5	-	1	1	-	29	25	4
\$25,000 to \$29,999.....	26	23	3	-	-	-	3	3	-	23	20	3
\$30,000 to \$39,999.....	17	15	3	-	-	-	-	-	-	17	14	3
\$40,000 to \$49,999.....	3	3	-	-	-	-	-	-	-	3	3	-
\$50,000 to \$74,999.....	1	1	-	-	-	-	-	-	-	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,600	7,400	10,000	9,800	9,900	...	6,900	6,600	...	7,000	6,700	10,700
Mean.....dollars..	9,100	8,900	11,600	10,000	10,200	...	8,000	7,800	...	9,000	8,800	13,100

Total Mortgage Outstanding Debt

Less than \$5,000.....	369	358	11	30	26	4	36	36	-	303	297	7
\$5,000 to \$7,499.....	153	146	8	28	27	1	23	20	3	103	98	4
\$7,500 to \$9,999.....	155	149	6	34	32	1	17	15	1	105	101	3
\$10,000 to \$12,499.....	117	112	4	34	34	-	12	11	1	70	67	3
\$12,500 to \$14,999.....	79	66	13	22	18	4	5	5	-	53	44	9
\$15,000 to \$17,499.....	66	60	6	17	16	1	8	6	1	41	38	4
\$17,500 to \$19,999.....	38	34	4	12	10	2	-	-	-	26	23	3
\$20,000 to \$24,999.....	36	32	5	5	5	-	3	1	2	28	25	2
\$25,000 to \$29,999.....	30	23	7	-	-	-	4	3	1	26	20	6
\$30,000 to \$39,999.....	19	15	4	-	-	-	-	-	-	19	14	4
\$40,000 to \$49,999.....	6	3	3	-	-	-	-	-	-	6	3	3
\$50,000 to \$74,999.....	2	1	1	-	-	-	-	-	-	2	1	1
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-
Median.....dollars..	7,700	7,400	13,800	9,900	9,900	...	6,900	6,600	...	7,100	6,700	14,300
Mean.....dollars..	9,400	8,900	15,900	10,200	10,200	...	8,400	7,800	...	9,300	8,800	18,000

Interest Rate on First Mortgage

Less than 5.0 percent.....	103	95	8	29	24	6	60	57	3	14	14	-
5.0 percent.....	19	17	2	4	3	1	1	1	-	14	13	1
5.1 to 5.9 percent.....	209	192	17	97	91	6	33	26	7	79	75	4
6.0 percent.....	248	238	10	15	15	-	5	5	-	228	219	9
6.1 to 6.4 percent.....	39	34	4	-	-	-	-	-	-	39	34	4
6.5 to 6.9 percent.....	149	138	12	5	5	-	-	-	-	144	132	12
7.0 percent.....	100	94	6	2	2	-	-	-	-	98	92	6
7.1 to 7.4 percent.....	26	26	1	-	-	-	-	-	-	26	26	1
7.5 to 7.9 percent.....	67	63	3	19	19	-	5	5	1	42	40	3
8.0 percent.....	55	48	7	-	-	-	1	1	-	54	47	7
8.1 to 8.4 percent.....	7	7	-	-	-	-	-	-	-	7	7	-
8.5 to 8.9 percent.....	27	25	2	10	10	-	2	2	-	15	13	2
9.0 percent.....	6	6	-	-	-	-	-	-	-	6	6	-
9.1 to 9.9 percent.....	4	4	-	-	-	-	-	-	-	4	4	-
10.0 percent or more.....	12	12	-	-	-	-	-	-	-	12	12	-
Median.....	6.0	6.0	6.0	5.6	5.7	...	4.5	4.3	...	6.6	6.6	6.8

Term of First Mortgage

Less than 8 years.....	82	80	2	-	-	-	1	1	-	81	78	2
8 to 12 years.....	167	160	7	-	-	-	1	1	-	165	158	7
13 to 17 years.....	194	184	10	4	4	-	2	2	-	189	178	10
18 to 22 years.....	209	194	15	12	11	1	8	6	2	189	177	12
23 to 27 years.....	202	180	22	54	48	6	39	39	-	109	93	16
28 to 32 years.....	194	180	14	107	102	5	56	48	8	31	30	1
33 to 37 years.....	6	4	2	6	4	2	-	-	-	-	-	-
38 years or more.....	1	1	-	-	-	-	-	-	-	1	1	-
No stated term.....	17	16	-	-	-	-	-	-	-	17	16	-
Median.....	20.0	19.7	23.2	29.0	29.0	...	28.1	27.8	...	16.6	16.4	19.9

Holder of First Mortgage

Commercial bank or trust company.....	119	109	9	23	19	4	3	2	2	93	89	4
Mutual savings bank.....	104	93	10	36	36	-	35	27	7	33	31	3
Savings and loan association.....	480	445	35	38	35	3	29	29	-	413	381	32
Life insurance company.....	84	79	5	30	28	3	24	23	1	29	28	1
Mortgage company.....	13	11	1	5	5	-	-	-	-	7	6	1
Federal agency.....	31	29	2	16	14	2	6	6	-	9	9	-
Federal National Mortgage Association.....	39	39	-	28	28	-	11	11	-	-	-	-
Real estate or construction company.....	12	11	-	-	-	-	-	-	-	12	11	-
Individual or individual's estate.....	161	154	7	-	-	-	-	-	-	161	154	7
Other.....	30	28	2	5	4	2	-	-	-	25	24	-



Table 2c. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities

MORTGAGE CHARACTERISTICS--Continued

Location of First Mortgage Holder

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	135	127	7	17	17	-	9	8	1	110	103	7
Lender in Northeast.....	128	120	7	13	13	-	8	7	1	107	100	7
Lender in North Central.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender in South.....	7	7	-	4	4	-	1	1	-	3	3	-
Lender in West.....	-	-	-	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	272	267	5	47	46	2	12	12	-	213	210	3
Lender in Northeast.....	29	29	-	18	18	-	8	8	-	3	3	-
Lender in North Central.....	225	220	5	19	17	2	3	3	-	203	200	3
Lender in South.....	17	17	-	10	10	-	1	1	-	6	6	-
Lender in West.....	1	1	-	1	1	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	-	1	1	-
Property in South region.....	383	357	26	75	65	10	63	62	2	245	231	15
Lender in Northeast.....	58	54	4	28	25	3	25	23	2	6	6	-
Lender in North Central.....	10	9	1	4	3	1	6	6	-	-	-	-
Lender in South.....	313	293	21	43	37	6	31	31	-	240	225	15
Lender in West.....	1	1	-	-	-	-	1	1	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	281	248	33	43	41	1	25	17	8	213	190	24
Lender in Northeast.....	36	29	7	14	14	-	19	12	7	3	3	-
Lender in North Central.....	6	6	-	5	5	-	-	-	-	1	1	-
Lender in South.....	19	19	-	14	14	-	3	3	-	2	2	-
Lender in West.....	220	194	26	10	8	1	3	2	1	207	184	23
Lender outside United States.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage												
Holder.....	792	740	52	63	56	6	35	33	2	695	651	44
Agent.....	279	259	19	119	112	7	73	65	8	86	82	4
Holder's Acquisition of First Mortgage												
Originated by holder.....	773	729	43	63	57	6	34	33	1	676	639	37
Purchased from present servicer.....	193	179	14	96	93	3	50	46	4	47	40	7
Purchased from someone else.....	84	71	14	21	18	4	24	18	5	39	35	4
Not reported.....	21	21	1	1	1	-	-	-	-	20	19	1
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	883	819	64	180	167	13	108	97	10	596	555	41
Less than 40 percent.....	25	22	3	4	3	1	2	2	-	19	17	2
40 to 49 percent.....	14	12	2	3	1	1	-	-	-	11	10	1
50 to 59 percent.....	60	49	11	3	1	1	3	2	1	54	46	8
60 to 69 percent.....	108	95	13	11	11	-	10	8	2	87	76	11
70 to 79 percent.....	145	137	9	19	16	3	7	7	-	120	114	6
80 to 89 percent.....	177	161	16	35	30	5	24	21	3	118	110	8
90 to 94 percent.....	101	96	5	28	28	-	21	20	1	52	49	3
95 to 99 percent.....	101	100	1	54	54	-	10	10	-	37	36	1
100 percent or more.....	110	107	4	15	14	1	20	17	3	75	75	-
Not reported.....	42	40	2	9	8	1	11	11	-	22	22	-
Median.....	83	84	72	92	93	...	90	91	...	79	80	68
Other properties.....	188	181	7	2	2	-	-	-	-	185	178	7
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	883	819	64	180	167	13	108	97	10	596	555	41
Less than 40 percent.....	22	22	-	3	3	-	2	2	-	17	17	-
40 to 49 percent.....	12	12	-	1	1	-	-	-	-	11	10	-
50 to 59 percent.....	49	49	-	1	1	-	2	2	-	46	46	-
60 to 69 percent.....	99	95	4	12	11	1	8	8	-	79	76	2
70 to 79 percent.....	142	137	6	16	16	-	7	7	-	119	114	6
80 to 89 percent.....	176	161	15	30	30	-	23	21	2	122	110	13
90 to 94 percent.....	107	96	11	28	28	-	21	20	1	58	49	9
95 to 99 percent.....	107	100	7	59	54	5	10	10	-	38	36	2
100 percent or more.....	127	107	20	19	14	5	24	17	7	83	75	8
Not reported.....	42	40	2	9	8	1	11	11	-	22	22	-
Median.....	85	84	93	93	93	...	91	91	...	81	80	89
Other properties.....	188	181	7	2	2	-	-	-	-	185	178	7

Table 2c. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, In Central Cities**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	130	123	7	13	9	5	10	10	-	107	105	2
20 to 29 percent.....	115	110	4	6	6	1	7	7	-	102	98	4
30 to 39 percent.....	99	94	5	14	14	-	9	9	-	77	71	5
40 to 49 percent.....	141	124	17	15	14	1	15	13	1	111	97	15
50 to 59 percent.....	151	136	15	23	23	-	17	11	6	111	102	9
60 to 69 percent.....	148	137	11	26	22	4	14	11	3	108	104	4
70 to 79 percent.....	100	96	4	36	34	2	10	10	-	54	52	2
80 to 89 percent.....	58	56	1	18	18	-	11	11	-	28	27	1
90 to 99 percent.....	45	44	2	17	17	-	5	5	-	23	22	2
100 percent or more.....	16	16	-	6	6	-	1	1	-	10	10	-
Not reported.....	68	65	4	8	8	-	10	10	-	50	46	4
Median.....	51	51	49	66	67	...	55	54	...	47	47	47

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	127	123	4	11	9	3	10	10	-	106	105	1
20 to 29 percent.....	111	110	-	6	6	-	7	7	-	99	98	-
30 to 39 percent.....	97	94	3	15	14	1	9	9	-	73	71	2
40 to 49 percent.....	134	124	10	16	14	2	13	13	-	105	97	8
50 to 59 percent.....	151	136	15	23	23	-	15	11	4	113	102	11
60 to 69 percent.....	144	137	8	22	22	-	12	11	2	110	104	6
70 to 79 percent.....	103	96	8	36	34	2	11	10	1	56	52	5
80 to 89 percent.....	68	56	11	22	18	4	13	11	2	32	27	5
90 to 99 percent.....	46	44	3	18	17	1	5	5	-	23	22	1
100 percent or more.....	21	16	6	6	6	-	2	1	1	14	10	4
Not reported.....	68	65	4	8	8	-	10	10	-	50	46	4
Median.....	52	51	61	67	67	...	56	54	...	48	47	59

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	1,071	1,000	71	182	169	13	108	98	10	781	733	48
Interest and principal.....	1,057	988	69	182	169	13	108	98	10	768	722	46
Fully amortized.....	996	933	63	182	169	13	108	98	10	707	666	40
Partially amortized.....	61	55	6	-	-	-	-	-	-	61	55	6
Principal only.....	3	3	-	-	-	-	-	-	-	3	3	-
Fully amortized.....	1	1	-	-	-	-	-	-	-	1	1	-
Partially amortized.....	2	2	-	-	-	-	-	-	-	2	2	-
Interest only.....	11	9	2	-	-	-	-	-	-	11	9	2
No regular payment required.....	-	-	-	-	-	-	-	-	-	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	1,057	988	69	182	169	13	108	98	10	768	722	46
Real estate taxes and property insurance.....	512	475	37	180	167	13	99	90	9	233	218	15
With no other items.....	290	267	23	3	1	2	85	78	8	202	188	14
With other items.....	222	208	14	177	166	11	14	13	1	31	30	1
Real estate taxes only.....	122	115	7	-	-	-	5	5	-	117	110	7
Property insurance only.....	7	4	3	-	-	-	1	-	1	6	4	1
Other combinations or no other items.....	416	393	23	2	2	-	3	3	-	412	389	23
No regular payments of interest and principal...	13	11	2	-	-	-	-	-	-	13	11	2

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	1,071	1,000	71	182	169	13	108	98	10	781	733	48
Less than \$50.....	390	366	24	60	54	6	40	40	-	291	272	18
\$50 to \$59.....	151	144	7	18	18	-	23	20	3	110	105	5
\$60 to \$69.....	135	124	11	32	30	3	17	14	3	85	80	5
\$70 to \$79.....	92	85	7	21	20	2	12	10	1	59	55	4
\$80 to \$89.....	64	57	7	15	14	1	-	-	-	49	44	6
\$90 to \$99.....	56	50	6	14	12	2	6	3	3	36	34	2
\$100 to \$119.....	87	85	2	14	14	-	6	6	-	68	65	2
\$120 to \$149.....	46	41	5	7	7	-	3	3	-	37	32	5
\$150 to \$174.....	23	22	1	1	1	-	1	1	-	20	19	1
\$175 to \$199.....	6	6	-	-	-	-	-	-	-	6	6	-
\$200 to \$249.....	9	9	-	-	-	-	-	-	-	9	9	-
\$250 to \$299.....	6	6	-	-	-	-	-	-	-	6	6	-
\$300 or more.....	5	5	-	-	-	-	-	-	-	5	5	-
Median.....dollars..	59	59	63	63	64	...	56	54	...	59	58	62
Mean.....dollars..	69	70	67	66	67	...	61	60	...	71	72	68
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-



Table 2c. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	1,070	998	71	182	169	13	108	98	10	780	732	48
Less than \$70.....	656	634	22	108	102	6	75	74	1	473	458	15
\$70 to \$79.....	91	85	6	20	20	-	12	10	1	60	55	5
\$80 to \$89.....	62	57	4	15	14	1	-	-	-	47	44	3
\$90 to \$99.....	55	50	5	12	12	-	5	3	2	37	34	3
\$100 to \$119.....	94	85	9	15	14	1	8	6	2	72	65	7
\$120 to \$149.....	54	41	13	11	7	4	5	3	3	37	32	6
\$150 to \$174.....	29	22	7	1	1	-	3	1	1	25	19	6
\$175 to \$199.....	7	4	3	-	-	-	-	-	-	7	4	3
\$200 to \$249.....	10	9	1	-	-	-	-	-	-	10	9	1
\$250 to \$299.....	6	6	-	-	-	-	-	-	-	6	6	-
\$300 or more.....	6	5	-	-	-	-	-	-	-	6	5	-
Median.....dollars..	57	55	95	59	58	...	50	46	...	57	56	93
Mean.....dollars..	72	69	102	68	67	...	65	60	...	73	71	103
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-

Current Status of First Mortgage Payments

Current or ahead of schedule.....	1,001	938	63	169	156	13	100	93	8	732	690	42
Delinquent (30 days or more).....	64	55	9	12	12	-	8	5	3	44	38	6
1 to 3 payments.....	45	41	3	9	9	-	5	4	1	31	29	2
4 or more payments.....	19	14	5	3	3	-	3	1	1	13	10	4
Foreclosure in process.....	7	6	1	2	2	-	1	1	-	4	2	1
Foreclosure not in process.....	12	8	3	1	1	-	1	-	1	9	7	2
Not reported.....	6	6	-	1	1	-	-	-	-	5	5	-
No regular payments required.....	-	-	-	-	-	-	-	-	-	-	-	-

Real Estate Tax Per Housing Unit

Acquired before 1970.....	916	853	62	148	139	10	91	82	9	676	632	44
Less than \$100.....	85	80	5	9	8	1	5	5	-	72	68	4
\$100 to \$199.....	222	211	11	31	30	1	28	26	2	164	155	8
\$200 to \$299.....	217	208	9	39	37	1	25	25	-	154	146	8
\$300 to \$349.....	77	74	3	20	20	-	6	6	-	51	48	3
\$350 to \$399.....	66	58	8	19	16	3	7	7	-	41	36	5
\$400 to \$449.....	52	45	7	13	12	1	6	3	3	32	30	3
\$450 to \$499.....	35	32	3	8	8	-	2	1	1	25	23	2
\$500 to \$549.....	29	22	7	5	3	1	2	1	1	22	18	4
\$550 to \$599.....	21	18	3	-	-	-	3	3	-	19	16	3
\$600 to \$699.....	32	30	2	1	1	-	5	4	1	25	24	1
\$700 to \$799.....	15	12	3	-	-	-	1	-	1	14	12	2
\$800 or more.....	34	33	-	4	4	-	1	1	-	29	29	-
Not reported.....	30	30	-	-	-	-	1	1	-	29	28	-
Median.....dollars..	262	257	364	288	284	...	250	238	...	257	254	325
Acquired 1970 and 1971 (part).....	155	146	9	33	30	3	17	15	1	105	101	4

Interest and Principal Payments on First Mortgage as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	840	779	61	120	110	10	87	79	8	634	590	44
Less than 20 percent.....	9	8	1	-	-	-	-	-	-	9	8	1
20 to 29 percent.....	22	20	2	4	3	1	1	1	-	17	16	1
30 to 39 percent.....	69	61	8	7	5	2	3	3	-	58	53	6
40 to 49 percent.....	128	116	12	22	22	-	13	10	3	94	85	9
50 to 59 percent.....	156	142	15	24	21	3	30	30	-	101	90	12
60 to 69 percent.....	115	109	6	23	23	-	13	10	3	80	77	3
70 to 79 percent.....	60	57	2	8	8	-	10	7	2	42	42	-
80 to 89 percent.....	34	32	3	5	4	1	2	2	-	28	26	1
90 to 99 percent.....	27	26	1	4	4	-	2	2	-	21	20	1
100 percent or more.....	112	107	5	4	4	-	4	4	-	104	99	5
Not reported or not computed.....	108	100	7	19	16	2	9	9	-	80	75	5
Median.....	58	59	53	57	57	...	57	56	...	59	60	52
Other properties.....	120	112	8	24	21	3	13	13	-	83	79	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2c. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	840	779	61	120	110	10	87	79	8	634	590	44
Less than 20 percent.....	8	8	-	-	-	-	-	-	-	8	8	-
20 to 29 percent.....	20	20	-	3	3	-	1	1	-	16	16	-
30 to 39 percent.....	64	61	3	7	5	1	3	3	-	54	53	2
40 to 49 percent.....	122	116	6	24	22	2	11	10	1	87	85	3
50 to 59 percent.....	148	142	6	21	21	-	30	30	-	96	90	6
60 to 69 percent.....	118	109	9	24	23	1	11	10	1	83	77	6
70 to 79 percent.....	63	57	6	8	8	-	7	7	-	48	42	6
80 to 89 percent.....	33	32	1	4	4	-	2	2	-	28	26	1
90 to 99 percent.....	30	26	5	4	4	-	3	2	1	23	20	3
100 percent or more.....	125	107	18	7	4	3	8	4	4	110	99	12
Not reported or not computed.....	108	100	7	19	16	2	9	9	-	80	75	5
Median.....	60	59	74	58	57	...	57	56	...	61	60	74
Other properties.....	120	112	8	24	21	3	13	13	-	83	79	4
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	916	853	62	148	139	10	91	82	9	676	632	44
Less than \$10.....	45	42	2	7	6	1	4	4	-	34	33	1
\$10 to \$14.....	113	108	5	28	28	-	9	9	-	76	71	5
\$15 to \$19.....	171	152	19	31	28	3	21	19	2	120	105	15
\$20 to \$24.....	170	159	11	40	35	4	16	16	-	114	108	7
\$25 to \$29.....	115	107	8	13	12	1	10	7	3	92	88	4
\$30 to \$39.....	117	107	10	14	14	-	14	10	5	89	83	5
\$40 to \$49.....	39	39	-	4	4	-	1	1	-	34	34	-
\$50 to \$59.....	24	24	1	1	1	-	3	3	-	20	20	1
\$60 or more.....	28	27	-	4	4	-	4	4	-	21	20	-
Not reported or not computed.....	94	89	5	8	8	-	10	10	-	76	70	5
Median.....dollars..	22	22	21	20	20	...	22	21	...	23	23	19
Acquired 1970 and 1971 (part).....	155	146	9	33	30	3	17	15	1	105	101	4
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	840	779	61	120	110	10	87	79	8	634	590	44
Less than 5 percent.....	2	1	1	-	-	-	-	-	-	2	1	1
5 to 9 percent.....	31	28	3	1	1	-	3	3	-	27	25	3
10 to 14 percent.....	103	97	6	11	11	-	7	7	-	86	80	6
15 to 19 percent.....	144	133	11	21	20	1	18	16	2	105	97	8
20 to 24 percent.....	144	132	12	33	29	3	16	16	-	95	86	8
25 to 29 percent.....	93	89	4	19	18	1	12	12	-	62	59	3
30 to 34 percent.....	62	58	3	9	9	-	5	4	1	47	45	2
35 to 39 percent.....	34	29	5	3	2	1	5	2	3	26	25	1
40 percent or more.....	106	98	8	4	4	-	12	10	2	90	84	6
Not reported or not computed.....	122	113	9	19	16	2	9	9	-	94	88	7
Median.....	22	22	22	22	22	...	23	22	...	22	22	20
Acquired 1970 and 1971 (Part).....	120	112	8	24	21	3	13	13	-	83	79	4
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	840	779	61	120	110	10	87	79	8	634	590	44
Less than 20 percent.....	-	-	-	-	-	-	-	-	-	-	-	-
20 to 29 percent.....	5	5	-	-	-	-	-	-	-	5	5	-
30 to 39 percent.....	7	7	-	-	-	-	-	-	-	6	6	-
40 to 49 percent.....	24	24	1	2	2	-	-	-	-	23	22	1
50 to 59 percent.....	41	41	-	3	3	-	2	2	-	37	36	-
60 to 69 percent.....	83	77	5	11	11	-	7	7	-	65	60	5
70 to 79 percent.....	99	92	7	19	16	3	13	13	-	66	62	4
80 to 89 percent.....	109	104	5	18	18	-	20	19	1	71	68	4
90 to 99 percent.....	86	79	8	19	18	1	10	10	-	57	51	6
100 to 109 percent.....	62	57	6	10	10	-	11	9	1	41	37	4
110 percent or more.....	202	180	22	18	15	3	15	10	5	169	154	14
Not reported or not computed.....	121	114	8	19	16	2	9	9	-	93	88	5
Median.....	89	88	101	88	88	...	88	86	...	89	88	98
Acquired 1970 and 1971 (part).....	120	112	8	24	21	3	13	13	-	83	79	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, In Central Cities**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

**Number of Housing Units**

1.....	680	640	41	152	141	11	97	87	10	432	411	20
2.....	255	236	18	21	20	2	8	8	1	225	209	16
3.....	66	60	6	5	4	-	2	2	-	59	53	5
4.....	70	64	6	4	4	-	1	1	-	66	59	6

**Number of Buildings**

One.....	991	929	62	177	165	12	105	94	10	709	669	40
2 to 4.....	80	70	9	4	3	1	3	3	-	72	64	8
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

**Manner of Acquisition**

By purchase.....	1,053	981	71	182	169	13	108	98	10	763	715	48
Placed one new mortgage.....	674	662	12	107	106	1	35	34	1	533	522	11
Placed two or more new mortgages.....	47	25	21	1	1	-	-	-	-	46	25	21
Assumed mortgage(s) already on property.....	268	251	17	58	55	3	72	64	8	138	132	6
Assumed mortgage already on property and placed new mortgage.....	39	18	21	15	5	9	1	-	1	23	13	10
All cash.....	16	16	-	-	-	-	-	-	-	16	16	-
Borrowed other than with mortgage.....	7	7	-	-	-	-	-	-	-	7	7	-
Other.....	2	2	-	1	1	-	-	-	-	1	1	-
Not by purchase.....	18	18	-	-	-	-	-	-	-	18	18	-
Inheritance or gift.....	17	17	-	-	-	-	-	-	-	17	17	-
Other.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

**Land and Building Acquisition**

During same 12-month period.....	987	917	70	171	159	12	101	91	10	715	668	47
Acquired land previously.....	22	21	1	1	-	1	-	-	-	21	21	-
Land not owned by building owner.....	16	16	1	3	3	-	3	3	-	10	10	1
Not reported.....	46	45	-	6	6	-	4	4	-	35	35	-

**Year Acquired**

1969 to 1971 (part).....	253	235	18	58	53	5	24	21	3	171	162	9
1967 and 1968.....	190	178	12	35	32	3	15	15	-	140	131	9
1965 and 1966.....	141	128	13	18	18	-	14	11	3	110	100	10
1960 to 1964.....	264	243	20	37	36	1	31	27	4	196	181	15
1955 to 1959.....	125	120	5	19	18	1	15	15	-	91	87	4
1950 to 1954.....	60	57	3	11	9	2	9	9	-	41	40	1
1949 or earlier.....	38	38	-	4	4	-	2	2	-	33	33	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	13	13	-	1	1	-	-	-	-	12	12	-
1967 and 1968.....	15	13	1	1	1	-	-	-	-	13	12	1
1965 and 1966.....	27	24	3	7	6	2	3	3	-	17	16	1
1960 to 1964.....	77	69	8	22	19	3	9	7	3	46	43	2
1950 to 1959.....	238	219	19	66	61	5	63	59	4	109	99	10
1940 to 1949.....	145	134	10	42	40	3	18	15	3	84	80	5
1939 or earlier.....	511	483	28	37	37	-	10	9	1	464	437	27
Not reported.....	45	43	2	4	4	-	5	5	-	35	34	2

Table 2c. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, In Central Cities**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Properties acquired by purchase 1967 to 1971 (part).....	437	407	30	93	85	8	39	35	3	305	287	18
Less than \$5,000.....	65	60	5	7	6	1	1	1	-	57	53	4
\$5,000 to \$7,499.....	88	86	2	10	9	1	2	2	-	76	75	1
\$7,500 to \$9,999.....	70	67	3	13	12	-	4	4	-	53	51	2
\$10,000 to \$12,499.....	57	55	3	17	17	-	8	8	-	32	29	3
\$12,500 to \$14,999.....	47	45	3	13	12	1	9	8	1	25	24	1
\$15,000 to \$17,499.....	31	29	3	15	12	3	6	6	-	11	11	-
\$17,500 to \$19,999.....	24	22	2	9	9	-	3	3	-	12	10	2
\$20,000 to \$24,999.....	19	14	5	5	4	2	3	-	3	11	10	1
\$25,000 to \$29,999.....	10	7	3	-	-	-	1	1	-	8	5	3
\$30,000 to \$34,999.....	8	6	2	1	1	-	-	-	-	6	4	2
\$35,000 to \$39,999.....	1	1	-	-	-	-	-	-	-	1	1	-
\$40,000 to \$49,999.....	5	5	-	-	-	-	-	-	-	5	5	-
\$50,000 or more.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	10	10	-	2	2	-	1	1	-	6	6	-
Median.....dollars..	9,700	9,500	...	12,300	12,100	...	13,400	13,000	...	8,300	8,100	...
Other properties.....	634	593	42	89	84	5	69	63	7	476	446	30

**Value**

Less than \$5,000.....	30	30	-	-	-	-	1	1	-	28	28	-
\$5,000 to \$7,499.....	81	76	5	8	6	2	5	5	-	67	65	3
\$7,500 to \$9,999.....	99	93	6	13	13	-	12	11	2	74	69	5
\$10,000 to \$12,499.....	131	128	3	24	23	1	15	15	-	92	90	1
\$12,500 to \$14,999.....	108	103	5	27	26	1	20	18	3	60	60	1
\$15,000 to \$17,499.....	110	108	2	30	30	-	17	16	1	62	62	-
\$17,500 to \$19,999.....	96	86	10	31	25	5	11	11	-	54	50	4
\$20,000 to \$24,999.....	112	104	8	24	23	2	3	2	1	84	80	5
\$25,000 to \$29,999.....	85	75	10	9	8	-	6	2	3	70	64	6
\$30,000 to \$39,999.....	86	75	11	7	6	1	5	5	-	75	64	10
\$40,000 to \$49,999.....	33	29	4	1	1	-	1	1	-	31	27	4
\$50,000 to \$74,999.....	29	24	4	-	-	-	-	-	-	29	24	4
\$75,000 to \$99,999.....	3	3	-	-	-	-	-	-	-	3	3	-
\$100,000 or more.....	1	1	-	-	-	-	-	-	-	1	1	-
Not reported.....	68	65	4	8	8	-	10	10	-	50	46	4
Median.....dollars..	16,200	15,800	22,300	16,100	16,000	...	14,300	14,100	...	16,700	16,200	27,200
Mean.....dollars..	18,600	18,200	24,000	16,100	16,100	...	15,000	14,600	...	19,600	19,100	27,500

**Value Per Housing Unit**

Less than \$5,000.....	81	78	4	3	3	1	3	3	-	75	72	3
\$5,000 to \$7,499.....	156	150	6	15	14	1	6	6	-	135	131	5
\$7,500 to \$9,999.....	151	141	10	22	21	-	14	12	2	116	108	8
\$10,000 to \$12,499.....	140	133	7	26	24	1	16	16	-	98	93	6
\$12,500 to \$14,999.....	120	112	8	25	24	1	21	18	3	73	70	3
\$15,000 to \$17,499.....	99	96	3	26	26	1	17	16	1	56	55	1
\$17,500 to \$19,999.....	78	67	12	28	22	5	11	11	-	40	34	6
\$20,000 to \$24,999.....	79	73	6	21	19	2	3	2	1	55	52	3
\$25,000 to \$34,999.....	66	59	7	7	7	-	7	4	3	53	48	5
\$35,000 to \$49,999.....	21	16	5	1	1	-	-	-	-	20	15	5
\$50,000 or more.....	10	10	-	-	-	-	-	-	-	10	10	-
Not reported.....	68	65	4	8	8	-	10	10	-	50	46	4
Median.....dollars..	12,000	11,800	14,900	14,600	14,400	...	13,700	13,400	...	11,000	10,900	13,500

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	840	779	61	120	110	10	87	79	8	634	590	44
Less than \$50.....	71	67	5	4	4	-	6	6	-	61	56	5
\$50 to \$59.....	49	45	4	4	3	1	3	3	-	41	38	3
\$60 to \$69.....	63	61	2	5	5	-	7	7	-	51	49	2
\$70 to \$79.....	76	71	5	5	5	-	7	5	2	65	61	3
\$80 to \$89.....	74	71	2	10	10	-	11	9	2	53	52	-
\$90 to \$99.....	52	50	2	11	9	1	8	8	-	34	33	1
\$100 to \$119.....	113	108	6	17	17	-	16	15	1	80	75	5
\$120 to \$149.....	109	96	13	30	26	5	8	8	-	70	61	9
\$150 to \$174.....	60	55	5	10	10	-	6	5	1	43	40	3
\$175 to \$199.....	23	20	3	3	3	-	1	-	1	19	17	2
\$200 to \$249.....	17	14	3	-	-	-	1	1	-	16	12	3
\$250 to \$299.....	11	10	1	1	1	-	1	1	-	8	7	1
\$300 or more.....	14	12	2	-	-	-	-	-	-	14	12	2
No rental receipts.....	2	2	-	-	-	-	1	1	-	1	1	-
Not reported.....	106	99	7	19	16	2	9	9	-	78	74	5
Median.....dollars..	96	94	121	113	112	...	95	95	...	91	90	122
Mean.....dollars..	106	104	125	111	111	...	101	99	...	106	104	130
Acquired 1970 and 1971 (part).....	120	112	8	24	21	3	13	13	-	83	79	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities

PROPERTY CHARACTERISTICS--Continued

Purchase Price as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Acquired by purchase.....	1,053	981	71	182	169	12	108	97	10	763	715	48
Purchase 1967 to 1971 (part).....	437	407	30	93	85	8	39	35	3	305	287	18
Less than 80 percent.....	90	85	5	12	12	-	4	3	1	74	70	4
80 to 89 percent.....	107	99	7	27	25	3	9	8	1	70	67	3
90 to 94 percent.....	46	41	4	16	13	3	4	4	-	25	24	1
95 to 99 percent.....	30	28	2	3	3	-	9	9	-	18	16	2
100 percent or more.....	150	141	10	31	29	2	11	10	1	108	101	7
Not reported.....	14	13	1	4	4	-	1	1	-	9	8	1
Median.....	91	91	...	91	91	...	95	96	...	90	90	...
Purchased 1960 to 1966.....	400	366	33	55	54	1	44	37	7	301	275	25
Less than 60 percent.....	33	31	2	3	3	-	1	1	-	29	27	2
60 to 79 percent.....	109	93	16	16	15	1	13	9	4	81	70	11
80 to 89 percent.....	89	83	6	19	19	-	13	12	2	57	53	4
90 to 99 percent.....	51	47	4	8	8	-	5	4	1	39	36	3
100 percent or more.....	61	59	3	5	5	-	3	3	-	54	51	3
Not reported.....	55	53	3	5	5	-	9	9	-	42	39	3
Median.....	83	83	...	83	83	...	82	...	...	83	84	...
Purchased 1959 or earlier.....	216	208	8	34	30	3	25	25	-	157	153	5
Less than 40 percent.....	22	22	1	1	-	1	-	-	-	22	22	-
40 to 59 percent.....	33	30	3	2	-	1	2	2	-	30	28	1
60 to 79 percent.....	56	55	2	9	9	-	8	8	-	39	38	2
80 to 99 percent.....	48	47	-	10	10	-	8	8	-	29	29	-
100 percent or more.....	29	29	-	5	5	-	3	3	-	21	21	-
Not reported.....	27	25	2	8	6	1	4	4	-	16	15	1
Median.....	73	74	...	...	...	...	...	...	-	69	70	...
Not acquired by purchase.....	18	18	-	-	-	-	-	-	-	18	18	-

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	840	779	61	120	110	10	87	79	8	634	590	44
Less than 5 percent.....	38	35	3	3	3	-	3	3	-	33	29	3
5 to 9 percent.....	273	248	24	49	45	4	32	26	6	191	178	14
10 to 14 percent.....	269	251	18	39	37	3	31	30	1	199	185	14
15 to 19 percent.....	64	59	4	5	5	-	5	5	-	53	49	4
20 to 24 percent.....	25	24	2	1	1	-	-	-	-	25	23	2
25 to 29 percent.....	10	10	-	2	2	-	-	-	-	8	8	-
30 to 39 percent.....	9	9	-	-	-	-	-	-	-	9	9	-
40 percent or more.....	4	4	-	-	-	-	-	-	-	4	4	-
Not reported or not computed.....	147	138	9	21	18	2	15	15	-	112	105	7
Median.....	10	10	9	9	9	...	10	10	...	10	10	10
Acquired 1970 and 1971 (part).....	120	112	8	24	21	3	13	13	-	83	79	4

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	840	779	61	120	110	10	87	79	8	634	590	44
Less than 1.0 percent.....	380	348	33	53	51	3	43	37	5	284	260	25
1.0 to 2.9 percent.....	10	10	1	1	1	-	1	1	-	8	6	1
3.0 to 4.9 percent.....	16	13	4	5	3	1	1	1	-	10	8	2
5.0 to 6.9 percent.....	14	12	2	2	2	-	-	-	-	12	10	2
7.0 to 8.9 percent.....	24	21	2	5	5	-	4	4	-	15	12	2
9.0 to 10.9 percent.....	13	12	1	-	-	-	2	2	-	10	8	1
11.0 to 12.9 percent.....	10	7	4	2	1	2	-	-	-	8	6	2
13.0 to 14.9 percent.....	8	8	1	-	-	-	-	-	-	8	7	1
15 percent or more.....	113	108	5	14	13	1	8	6	2	91	89	2
Not reported or not computed.....	252	243	9	37	34	2	25	25	-	190	183	6
Median.....	0.7	0.7	0.8	0.7	0.7	...	0.7	0.7	...	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	120	112	8	24	21	3	13	13	-	83	79	4

OWNER CHARACTERISTICS

Type of Owner

Individual.....	942	878	65	171	158	12	95	86	9	677	633	44
Partnership.....	46	44	1	3	3	-	3	3	-	39	38	1
Real estate corporation.....	46	43	3	6	5	1	3	3	-	37	35	3
Real estate investment trust.....	4	4	-	1	1	-	-	-	-	3	2	-
Financial institution.....	4	4	-	-	-	-	1	1	-	3	3	-
Housing cooperative organization.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	20	19	1	-	-	-	5	4	1	15	15	-
Not reported.....	8	8	-	-	-	-	-	-	-	7	7	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1d. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)

Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	2,561	1,738	823	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	563	197	367
Inside SMSA's.....	...	...	...	Less than \$5,000.....	184	105	79
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	82	33	48
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	93	22	71
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	55	9	46
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	34	7	27
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	35	4	31
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	18	3	15
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	32	6	26
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	9	1	8
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	3	-	3
Number of Housing Units				\$35,000 to \$39,999.....	3	-	3
1.....	2,168	1,497	671	\$40,000 to \$49,999.....	3	1	1
2.....	287	183	104	\$50,000 or more.....	3	-	3
3.....	61	33	28	Not reported.....	10	5	5
4.....	46	25	21	Median.....dollars..	7,800	4,600	9,400
Number of Buildings				Other properties.....	1,998	1,541	457
1.....	2,439	1,665	775	Value			
2 to 4.....	122	73	49	Less than \$5,000.....	586	522	63
Not reported.....	-	-	-	\$5,000 to \$7,499.....	446	346	100
Manner of Acquisition				\$7,500 to \$9,999.....	287	194	93
By purchase.....	2,039	1,242	797	\$10,000 to \$12,499.....	359	204	154
Placed one new mortgage.....	897	325	572	\$12,500 to \$14,999.....	127	61	65
Placed two or more new mortgages.....	20	7	13	\$15,000 to \$17,499.....	183	95	89
Assumed mortgage(s) already on property.....	242	69	173	\$17,500 to \$19,999.....	71	20	52
Assumed mortgage already on property and placed new mortgage.....	14	4	10	\$20,000 to \$24,999.....	152	77	76
All cash.....	740	721	19	\$25,000 to \$29,999.....	66	29	37
Borrowed other than with mortgage.....	109	101	8	\$30,000 to \$39,999.....	52	22	30
Other.....	17	15	2	\$40,000 to \$49,999.....	21	8	12
Not by purchase.....	500	474	26	\$50,000 to \$74,999.....	20	13	8
Inheritance or gift.....	485	459	26	\$75,000 to \$99,999.....	3	1	2
Other.....	15	15	-	\$100,000 or more.....	5	-	5
Not reported.....	22	22	1	Not reported.....	183	146	37
Land and Building Acquisition				Median.....dollars..	8,800	6,900	12,200
During same 12-month period.....	2,180	1,437	743	Mean.....dollars..	10,900	8,900	14,900
Acquired land previously.....	256	209	47	Value Per Housing Unit			
Land not owned by building owner.....	15	14	1	Less than \$5,000.....	681	590	91
Not reported.....	111	79	31	\$5,000 to \$7,499.....	512	380	132
Year Property Acquired				\$7,500 to \$9,999.....	301	191	110
1969 to 1971 (part).....	442	211	231	\$10,000 to \$12,499.....	330	176	154
1967 and 1968.....	281	145	136	\$12,500 to \$14,999.....	117	53	64
1965 and 1966.....	289	160	128	\$15,000 to \$17,499.....	152	76	76
1960 to 1964.....	474	316	158	\$17,500 to \$19,999.....	62	15	47
1955 to 1959.....	332	232	100	\$20,000 to \$24,999.....	120	65	56
1950 to 1954.....	256	219	37	\$25,000 to \$34,999.....	63	25	37
1949 or earlier.....	488	455	33	\$35,000 to \$49,999.....	23	10	13
Not reported.....	-	-	-	\$50,000 or more.....	18	11	7
Year Built				Not reported.....	183	146	37
1969 and 1970 (part).....	26	8	18	Median.....dollars..	7,500	6,400	11,000
1967 and 1968.....	44	13	30	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	58	25	33	Acquired before 1970 <sup>1</sup> .....	1,807	1,238	569
1960 to 1964.....	171	87	84	Less than \$50.....	672	554	117
1950 to 1959.....	410	229	181	\$50 to \$59.....	206	138	68
1940 to 1949.....	377	259	118	\$60 to \$69.....	192	135	58
1939 or earlier.....	1,407	1,075	332	\$70 to \$79.....	131	73	58
Not reported.....	68	41	27	\$80 to \$89.....	86	47	38
				\$90 to \$99.....	60	33	27
				\$100 to \$119.....	91	35	56
				\$120 to \$149.....	67	34	32
				\$150 to \$174.....	29	5	24
				\$175 to \$199.....	10	6	4
				\$200 to \$249.....	16	4	13
				\$250 to \$299.....	2	2	-
				\$300 or more.....	3	2	1
				No rental receipts.....	52	45	7
				Not reported.....	190	126	64
				Median.....dollars..	55	48	71
				Mean.....dollars..	61	54	78
				Acquired 1970 and 1971 (part).....	159	53	106

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	823	806	17	88	85	2	50	50	-	686	670	15
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	806	806	-	85	85	...	50	50	-	670	670	-
2.....	16	-	16	2	-	...	-	-	-	14	-	14
3 or more.....	1	-	1	-	-	...	-	-	-	1	-	1
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	763	746	17	88	85	...	50	50	-	625	610	15
Contract to purchase.....	60	60	-	-	-	...	-	-	-	60	60	-
Origin of First Mortgage												
Mortgage made at time property acquired.....	468	456	11	42	40	...	24	24	-	402	393	10
Mortgage assumed at time property acquired.....	167	163	4	44	44	...	26	26	-	96	92	4
Mortgage placed later than acquisition of property.....	189	187	2	1	1	...	-	-	-	188	186	2
Refinanced mortgage: Same lender.....	87	87	-	1	1	...	-	-	-	85	85	-
Different lender.....	28	27	1	-	-	...	-	-	-	28	27	1
Mortgage placed on a property owned free and clear of debt.....	74	74	1	-	-	...	-	-	-	74	74	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	189	187	2	1	1	...	-	-	-	188	186	2
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	14	14	-	-	-	...	-	-	-	14	14	-
Secure better terms.....	18	18	-	-	-	...	-	-	-	18	18	-
Provide funds for additions, improvements, or repairs to this property.....	48	48	1	-	-	...	-	-	-	48	48	1
Provide funds for investment in other real estate.....	44	43	1	-	-	...	-	-	-	44	43	1
Provide funds for other types of investments.....	9	9	-	1	1	...	-	-	-	7	7	-
Provide funds for educational or medical expenses.....	11	11	-	-	-	...	-	-	-	11	11	-
Other reasons.....	22	22	-	-	-	...	-	-	-	22	22	-
Not reported.....	24	24	-	-	-	...	-	-	-	24	24	-
Other properties.....	634	619	15	86	84	...	50	50	-	498	485	13
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	302	296	6	23	23	...	7	7	-	272	266	5
1967 and 1968.....	170	170	-	14	14	...	3	3	-	154	153	-
1965 and 1966.....	129	127	2	14	14	...	7	7	-	109	106	2
1960 to 1964.....	153	147	6	15	15	...	14	14	-	124	118	6
1955 to 1959.....	54	53	2	15	13	...	15	15	-	24	24	-
1950 to 1954.....	14	14	-	7	7	...	4	4	-	3	3	-
1949 or earlier.....	-	-	-	-	-	...	-	-	-	-	-	-
First Mortgage Loan												
Less than \$5,000.....	202	197	5	3	3	...	3	3	-	196	191	5
\$5,000 to \$7,499.....	160	158	2	15	15	...	5	5	-	140	138	2
\$7,500 to \$9,999.....	150	149	1	24	24	...	17	17	-	109	108	1
\$10,000 to \$12,499.....	117	112	4	18	18	...	16	16	-	83	78	4
\$12,500 to \$14,999.....	66	64	2	13	11	...	3	3	-	50	49	-
\$15,000 to \$17,499.....	57	57	-	5	5	...	4	4	-	48	48	-
\$17,500 to \$19,999.....	16	16	-	5	5	...	1	1	-	10	10	-
\$20,000 to \$24,999.....	27	26	1	2	2	...	1	1	-	24	23	1
\$25,000 to \$29,999.....	13	11	2	2	2	...	-	-	-	11	9	2
\$30,000 to \$39,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$40,000 to \$49,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$50,000 to \$74,999.....	7	7	-	-	-	...	-	-	-	7	7	-
\$75,000 to \$99,999.....	1	1	-	-	-	...	-	-	-	1	1	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	8,300	8,300	...	10,200	10,100	...	10,000	10,000	-	7,600	7,600	...
Mean.....dollars..	9,700	9,700	...	11,300	11,300	...	10,500	10,500	-	9,500	9,500	...



Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Outside SMSA's, Total**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	366	359	7	19	19	...	15	15	-	333	326	7
\$5,000 to \$7,499.....	159	156	3	16	16	...	18	18	-	125	122	3
\$7,500 to \$9,999.....	99	96	3	17	16	...	9	9	-	72	71	1
\$10,000 to \$12,499.....	70	70	1	16	16	...	2	2	-	53	52	1
\$12,500 to \$14,999.....	52	52	-	6	6	...	4	4	-	42	42	-
\$15,000 to \$17,499.....	25	25	-	5	5	...	2	2	-	18	18	-
\$17,500 to \$19,999.....	18	18	-	5	5	...	-	-	-	13	13	-
\$20,000 to \$24,999.....	18	16	2	2	2	...	1	1	-	15	13	2
\$25,000 to \$29,999.....	5	4	-	-	-	...	-	-	-	4	4	-
\$30,000 to \$39,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$40,000 to \$49,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$50,000 to \$74,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	5,700	5,600	...	8,700	8,700	...	6,500	6,500	-	5,100	5,100	...
Mean.....dollars..	7,300	7,200	...	9,300	9,300	...	7,500	7,500	-	7,000	7,000	...

**Total Mortgage Outstanding Debt**

Less than \$5,000.....	365	359	6	19	19	...	15	15	-	332	326	6
\$5,000 to \$7,499.....	157	156	1	16	16	...	18	18	-	123	122	1
\$7,500 to \$9,999.....	98	96	2	16	16	...	9	9	-	73	71	2
\$10,000 to \$12,499.....	72	70	3	18	16	...	2	2	-	53	52	1
\$12,500 to \$14,999.....	54	52	1	6	6	...	4	4	-	43	42	1
\$15,000 to \$17,499.....	25	25	-	5	5	...	2	2	-	18	18	-
\$17,500 to \$19,999.....	19	18	1	5	5	...	-	-	-	14	13	1
\$20,000 to \$24,999.....	16	16	-	2	2	...	1	1	-	13	13	-
\$25,000 to \$29,999.....	5	4	1	-	-	...	-	-	-	4	4	1
\$30,000 to \$39,999.....	6	4	2	-	-	...	-	-	-	6	4	2
\$40,000 to \$49,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$50,000 to \$74,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	5,700	5,600	...	8,800	8,700	...	6,500	6,500	-	5,200	5,100	...
Mean.....dollars..	7,300	7,200	...	9,300	9,300	...	7,500	7,500	-	7,100	7,000	...

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	62	62	-	13	13	...	32	32	-	17	17	-
5.0 percent.....	24	24	-	2	2	...	2	2	-	21	21	-
5.1 to 5.9 percent.....	104	100	3	54	52	...	14	14	-	36	34	1
6.0 percent.....	237	232	5	8	8	...	1	1	-	227	222	5
6.1 to 6.4 percent.....	18	18	-	-	-	...	-	-	-	18	18	-
6.5 to 6.9 percent.....	102	101	1	2	2	...	-	-	-	100	99	1
7.0 percent.....	95	91	4	1	1	...	1	1	-	92	88	4
7.1 to 7.4 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
7.5 to 7.9 percent.....	46	45	1	2	2	...	-	-	-	44	42	1
8.0 percent.....	76	74	2	-	-	...	-	-	-	76	74	2
8.1 to 8.4 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
8.5 to 8.9 percent.....	23	23	-	5	5	...	-	-	-	19	19	-
9.0 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
9.1 to 9.9 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
10.0 percent or more.....	15	15	-	-	-	...	-	-	-	15	15	-
Median.....	6.0	6.0	...	5.6	5.6	...	4.0	4.0	-	6.7	6.7	...

**Term of First Mortgage**

Less than 8 years.....	102	99	4	-	-	...	-	-	-	102	99	4
8 to 12 years.....	217	215	2	-	-	...	1	1	-	216	213	2
13 to 17 years.....	130	128	2	3	3	...	1	1	-	126	124	2
18 to 22 years.....	153	150	3	12	12	...	8	8	-	133	130	3
23 to 27 years.....	99	95	4	30	28	...	15	15	-	53	52	2
28 to 32 years.....	81	80	1	41	41	...	25	25	-	15	14	1
33 to 37 years.....	5	5	-	2	2	...	-	-	-	3	3	-
38 years or more.....	5	5	-	-	-	...	-	-	-	5	5	-
No stated term.....	32	30	2	-	-	...	-	-	-	32	30	2
Median.....	15.9	15.9	...	27.7	27.9	...	27.9	27.9	-	13.3	13.3	...

**Holder of First Mortgage**

Commercial bank or trust company.....	184	181	3	16	16	...	4	4	-	164	160	3
Mutual savings bank.....	50	47	3	12	11	...	7	7	-	31	29	2
Savings and loan association.....	318	314	5	20	20	...	7	7	-	291	286	5
Life insurance company.....	35	34	1	20	20	...	12	12	-	3	2	1
Mortgage company.....	12	12	-	1	1	...	1	1	-	10	10	-
Federal agency.....	41	41	-	7	7	...	8	8	-	27	27	-
Federal National Mortgage Association.....	19	19	-	9	8	...	11	11	-	-	-	-
Real estate or construction company.....	6	6	-	-	-	...	-	-	-	6	6	-
Individual or individual's estate.....	140	136	4	-	-	...	-	-	-	140	136	4
Other.....	17	16	1	2	2	...	-	-	-	15	14	1

Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Outside SMSA's, Total**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Property in Northeast region.....	98	95	3	7	7	...	4	4	-	87	84	3
Lender in Northeast.....	98	95	3	7	7	...	4	4	-	86	84	3
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	1	1	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in North Central region.....	229	227	3	11	11	...	7	7	-	211	209	3
Lender in Northeast.....	1	1	-	-	-	...	-	-	-	1	1	-
Lender in North Central.....	208	205	3	8	8	...	5	5	-	195	192	3
Lender in South.....	16	16	-	3	3	...	1	1	-	12	12	-
Lender in West.....	3	3	-	-	-	...	-	-	-	3	3	-
Lender outside United States.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in South region.....	362	354	8	39	37	...	26	26	-	297	291	6
Lender in Northeast.....	26	24	2	12	10	...	12	12	-	2	2	-
Lender in North Central.....	5	5	-	-	-	...	1	1	-	4	4	-
Lender in South.....	331	324	6	27	27	...	12	12	-	291	285	6
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in West region.....	134	130	3	30	30	...	14	14	-	90	87	3
Lender in Northeast.....	11	11	-	11	11	...	-	-	-	-	-	-
Lender in North Central.....	4	4	-	2	2	...	2	2	-	-	-	-
Lender in South.....	14	14	-	5	5	...	6	6	-	3	3	-
Lender in West.....	105	102	3	12	12	...	6	6	-	87	84	3
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Servicing of First Mortgage**

Holder.....	695	682	13	34	34	...	16	16	-	645	632	13
Agent.....	128	124	4	54	52	...	34	34	-	40	38	2

**Holder's Acquisition of First Mortgage**

Originated by holder.....	698	684	14	42	42	...	17	17	-	639	625	14
Purchased from present servicer.....	78	78	-	36	36	...	27	27	-	15	15	-
Purchased from someone else.....	39	35	3	10	8	...	6	6	-	23	22	1
Not reported.....	9	9	-	-	-	...	-	-	-	9	9	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	629	616	13	86	84	...	50	50	-	493	481	11
Less than 40 percent.....	16	16	-	1	1	...	1	1	-	13	13	-
40 to 49 percent.....	18	16	1	2	2	...	-	-	-	15	15	1
50 to 59 percent.....	32	32	1	2	2	...	3	3	-	28	27	1
60 to 69 percent.....	68	64	4	3	3	...	-	-	-	65	61	4
70 to 79 percent.....	105	103	2	11	11	...	9	9	-	85	83	2
80 to 89 percent.....	119	118	1	18	18	...	10	10	-	91	90	1
90 to 94 percent.....	60	58	2	11	10	...	9	9	-	39	39	-
95 to 99 percent.....	54	53	1	23	23	...	6	6	-	25	24	1
100 percent or more.....	136	135	1	15	15	...	9	9	-	112	111	1
Not reported.....	22	22	-	1	1	...	3	3	-	19	19	-
Median.....	85	85	...	92	92	...	90	90	-	83	83	...
Other properties.....	194	190	4	1	1	...	-	-	-	193	189	4

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	629	616	13	86	84	...	50	50	-	493	481	11
Less than 40 percent.....	16	16	-	1	1	...	1	1	-	13	13	-
40 to 49 percent.....	16	16	-	2	2	...	-	-	-	15	15	-
50 to 59 percent.....	32	32	-	2	2	...	3	3	-	27	27	-
60 to 69 percent.....	64	64	-	3	3	...	-	-	-	61	61	-
70 to 79 percent.....	103	103	-	11	11	...	9	9	-	83	83	-
80 to 89 percent.....	119	118	1	18	18	...	10	10	-	91	90	1
90 to 94 percent.....	62	58	4	10	10	...	9	9	-	43	39	4
95 to 99 percent.....	54	53	1	23	23	...	6	6	-	25	24	1
100 percent or more.....	142	135	7	16	15	...	9	9	-	116	111	5
Not reported.....	22	22	-	1	1	...	3	3	-	19	19	-
Median.....	86	85	...	93	92	...	90	90	-	84	83	...
Other properties.....	194	190	4	1	1	...	-	-	-	193	189	4



Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Total**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	128	124	4	11	10	...	3	3	-	115	111	4
20 to 29 percent.....	76	74	2	1	1	...	7	7	-	68	66	2
30 to 39 percent.....	111	109	2	7	5	...	13	13	-	91	91	-
40 to 49 percent.....	68	64	4	6	6	...	3	3	-	59	55	4
50 to 59 percent.....	93	90	3	7	7	...	4	4	-	82	80	3
60 to 69 percent.....	105	104	1	24	24	...	9	9	-	72	71	1
70 to 79 percent.....	78	77	1	10	10	...	7	7	-	62	61	1
80 to 89 percent.....	67	67	-	9	9	...	3	3	-	55	55	-
90 to 99 percent.....	44	44	-	8	8	...	-	-	-	36	36	-
100 percent or more.....	16	16	-	3	3	...	1	1	-	12	12	-
Not reported.....	37	37	-	3	3	...	2	2	-	33	33	-
Median.....	51	51	...	64	64	...	48	48	-	48	49	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	128	124	4	10	10	...	3	3	-	115	111	4
20 to 29 percent.....	74	74	-	2	1	...	7	7	-	66	66	-
30 to 39 percent.....	111	109	2	5	5	...	13	13	-	93	91	2
40 to 49 percent.....	67	64	2	8	6	...	3	3	-	56	55	1
50 to 59 percent.....	90	90	-	7	7	...	4	4	-	80	80	-
60 to 69 percent.....	105	104	2	24	24	...	9	9	-	73	71	2
70 to 79 percent.....	80	77	3	10	10	...	7	7	-	64	61	3
80 to 89 percent.....	71	67	4	9	9	...	3	3	-	59	55	4
90 to 99 percent.....	44	44	-	8	8	...	-	-	-	36	36	-
100 percent or more.....	16	16	-	3	3	...	1	1	-	12	12	-
Not reported.....	37	37	-	3	3	...	2	2	-	33	33	-
Median.....	51	51	...	64	64	...	48	48	-	49	49	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	817	802	15	88	85	...	50	50	-	679	666	13
Interest and principal.....	798	783	15	88	85	...	50	50	-	660	647	13
Fully amortized.....	731	717	14	88	85	...	50	50	-	593	581	12
Partially amortized.....	67	65	1	-	-	...	-	-	-	67	65	1
Principal only.....	4	4	-	-	-	...	-	-	-	4	4	-
Fully amortized.....	4	4	-	-	-	...	-	-	-	4	4	-
Partially amortized.....	1	1	-	-	-	...	-	-	-	1	1	-
Interest only.....	15	15	-	-	-	...	-	-	-	15	15	-
No regular payment required.....	6	5	2	-	-	...	-	-	-	6	5	2

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	798	783	15	88	85	...	50	50	-	660	647	13
Real estate taxes and property insurance.....	260	257	3	85	82	...	41	41	-	134	133	-
With no other items.....	152	152	-	-	-	...	36	36	-	116	116	-
With other items.....	108	105	2	85	82	...	6	6	-	17	17	-
Real estate taxes only.....	52	50	2	-	-	...	4	4	-	48	46	2
Property insurance only.....	20	20	-	-	-	...	1	1	-	19	19	-
Other combinations or no other items.....	466	455	11	3	3	...	3	3	-	460	449	11
No regular payments of interest and principal...	26	24	2	-	-	...	-	-	-	26	24	2

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	817	802	15	88	85	...	50	50	-	679	666	13
Less than \$50.....	268	263	5	28	28	...	12	12	-	229	224	5
\$50 to \$59.....	122	121	2	13	13	...	18	18	-	92	90	2
\$60 to \$69.....	120	120	-	19	19	...	9	9	-	92	92	-
\$70 to \$79.....	79	76	3	6	6	...	6	6	-	67	64	3
\$80 to \$89.....	38	35	2	3	2	...	-	-	-	35	34	1
\$90 to \$99.....	38	37	1	9	9	...	1	1	-	28	27	1
\$100 to \$119.....	57	57	-	4	4	...	3	3	-	50	50	-
\$120 to \$149.....	48	48	-	6	6	...	-	-	-	43	43	-
\$150 to \$174.....	17	16	1	-	-	...	1	1	-	16	14	1
\$175 to \$199.....	9	9	-	-	-	...	-	-	-	9	9	-
\$200 to \$249.....	8	8	-	-	-	...	-	-	-	8	8	-
\$250 to \$299.....	2	2	-	-	-	...	-	-	-	2	2	-
\$300 or more.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....dollars..	61	61	...	61	61	...	57	57	-	62	62	...
Mean.....dollars..	74	74	...	67	67	...	62	62	-	76	76	...
No regular payments required.....	6	5	2	-	-	...	-	-	-	6	5	2

Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	817	802	15	88	85	...	50	50	-	679	666	13
Less than \$70.....	506	503	3	59	59	...	39	39	-	408	405	3
\$70 to \$79.....	76	76	1	6	6	...	6	6	-	65	64	1
\$80 to \$89.....	37	35	1	2	2	...	-	-	-	35	34	1
\$90 to \$99.....	40	37	3	9	9	...	1	1	-	30	27	3
\$100 to \$119.....	60	57	3	4	4	...	3	3	-	53	50	3
\$120 to \$149.....	48	48	-	6	6	...	-	-	-	43	43	-
\$150 to \$174.....	17	16	2	2	-	...	1	1	-	14	14	-
\$175 to \$199.....	9	9	-	-	-	...	-	-	-	9	9	-
\$200 to \$249.....	9	8	1	-	-	...	-	-	-	9	8	1
\$250 to \$299.....	4	2	1	-	-	...	-	-	-	4	2	1
\$300 or more.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....dollars..	56	55	...	51	50	...	45	45	-	58	57	...
Mean.....dollars..	75	74	...	69	67	...	62	62	-	77	76	...
No regular payments required.....	6	5	2	-	-	...	-	-	-	6	5	2
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	758	743	15	86	84	...	50	50	-	622	609	13
Delinquent (30 days or more).....	51	50	-	2	2	...	-	-	-	49	49	-
1 to 3 payments.....	28	28	-	2	2	...	-	-	-	27	26	-
4 or more payments.....	22	22	-	-	-	...	-	-	-	22	22	-
Foreclosure in process.....	2	2	-	-	-	...	-	-	-	2	2	-
Foreclosure not in process.....	20	20	-	-	-	...	-	-	-	20	20	-
Not reported.....	8	8	-	-	-	...	-	-	-	8	8	-
No regular payments required.....	6	5	2	-	-	...	-	-	-	6	5	2
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	678	664	14	71	69	...	48	48	-	559	547	12
Less than \$100.....	201	197	4	12	12	...	9	9	-	180	176	4
\$100 to \$199.....	197	193	4	17	16	...	17	17	-	162	160	2
\$200 to \$299.....	108	108	-	20	20	...	11	11	-	77	76	-
\$300 to \$349.....	36	36	-	8	8	...	4	4	-	24	24	-
\$350 to \$399.....	19	19	-	4	4	...	-	-	-	14	14	-
\$400 to \$449.....	19	18	2	5	5	...	1	1	-	13	12	2
\$450 to \$499.....	11	11	-	2	2	...	1	1	-	8	8	-
\$500 to \$549.....	13	13	-	-	-	...	-	-	-	13	13	-
\$550 to \$599.....	7	7	-	-	-	...	-	-	-	7	7	-
\$600 to \$699.....	9	9	-	2	2	...	-	-	-	7	7	-
\$700 to \$799.....	6	5	1	-	-	...	-	-	-	6	5	1
\$800 or more.....	19	18	1	2	2	...	2	2	-	15	14	1
Not reported.....	33	32	2	-	-	...	-	-	-	33	32	2
Median.....dollars..	161	161	...	232	236	...	183	183	-	150	150	...
Acquired 1970 and 1971 (part).....	146	143	3	17	16	...	3	3	-	127	124	3
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	567	557	9	63	62	...	38	38	-	466	458	8
Less than 20 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
20 to 29 percent.....	9	8	1	1	1	...	1	1	-	7	6	1
30 to 39 percent.....	14	14	-	4	4	...	-	-	-	10	10	-
40 to 49 percent.....	44	44	-	5	5	...	1	1	-	38	38	-
50 to 59 percent.....	71	70	1	16	16	...	12	12	-	43	42	1
60 to 69 percent.....	64	64	1	14	14	...	6	6	-	44	44	1
70 to 79 percent.....	49	47	2	5	3	...	5	5	-	39	38	-
80 to 89 percent.....	32	32	-	5	5	...	-	-	-	27	27	-
90 to 99 percent.....	32	32	-	3	3	...	2	2	-	27	27	-
100 percent or more.....	171	171	1	7	7	...	7	7	-	157	156	1
Not reported or not computed.....	71	67	4	3	3	...	3	3	-	65	61	4
Median.....	77	77	...	62	62	...	65	65	-	84	84	...
Other properties.....	108	106	3	9	9	...	2	2	-	97	95	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2d. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	567	557	9	63	62	...	38	38	-	466	458	8
Less than 20 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
20 to 29 percent.....	8	8	-	1	1	...	1	1	-	6	6	-
30 to 39 percent.....	14	14	-	4	4	...	-	-	-	10	10	-
40 to 49 percent.....	45	44	-	5	5	...	1	1	-	38	38	-
50 to 59 percent.....	71	70	-	16	16	...	12	12	-	43	42	-
60 to 69 percent.....	64	64	1	14	14	...	6	6	-	44	44	1
70 to 79 percent.....	47	47	-	3	3	...	5	5	-	39	38	-
80 to 89 percent.....	32	32	-	5	5	...	-	-	-	27	27	-
90 to 99 percent.....	32	32	-	3	3	...	2	2	-	28	27	-
100 percent or more.....	174	171	4	9	7	...	7	7	-	158	156	2
Not reported or not computed.....	71	67	4	3	3	...	3	3	-	65	61	4
Median.....	77	77	...	62	62	...	65	65	-	84	84	...
Other properties.....	108	106	3	9	9	...	2	2	-	97	95	2
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	678	664	14	71	69	...	48	48	-	559	547	12
Less than \$10.....	146	142	4	11	10	...	7	7	-	127	125	2
\$10 to \$14.....	126	126	-	14	14	...	15	15	-	97	97	-
\$15 to \$19.....	95	92	2	15	15	...	12	12	-	68	66	2
\$20 to \$24.....	83	81	2	11	11	...	5	5	-	67	65	2
\$25 to \$29.....	61	60	1	6	6	...	2	2	-	52	51	1
\$30 to \$39.....	41	40	1	3	3	...	3	3	-	34	33	1
\$40 to \$49.....	16	16	-	3	3	...	-	-	-	13	13	-
\$50 to \$59.....	8	7	1	-	-	...	-	-	-	8	7	1
\$60 or more.....	12	12	-	2	2	...	-	-	-	11	11	-
Not reported or not computed.....	90	87	3	6	6	...	3	3	-	81	78	3
Median.....dollars..	16	16	...	17	17	...	14	14	-	16	15	...
Acquired 1970 and 1971 (part).....	146	143	3	17	16	...	3	3	-	127	124	3
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	569	559	9	63	62	...	38	38	-	468	460	8
Less than 5 percent.....	20	20	-	1	1	...	-	-	-	19	19	-
5 to 9 percent.....	59	58	1	8	8	...	4	4	-	46	46	1
10 to 14 percent.....	95	93	2	8	6	...	7	7	-	81	80	-
15 to 19 percent.....	100	99	1	14	14	...	13	13	-	73	72	1
20 to 24 percent.....	51	51	-	5	5	...	1	1	-	45	45	-
25 to 29 percent.....	48	47	1	12	12	...	4	4	-	31	31	1
30 to 34 percent.....	25	25	-	5	5	...	1	1	-	20	19	-
35 to 39 percent.....	22	22	-	3	3	...	-	-	-	19	19	-
40 percent or more.....	56	55	1	3	3	...	4	4	-	48	48	1
Not reported or not computed.....	92	88	4	3	3	...	3	3	-	85	81	4
Median.....	18	18	...	19	19	...	17	17	-	18	18	...
Acquired 1970 and 1971 (Part).....	106	104	3	9	9	...	2	2	-	95	93	2
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	569	559	9	63	62	...	38	38	-	468	460	8
Less than 20 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
20 to 29 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
30 to 39 percent.....	8	8	-	1	1	...	1	1	-	6	6	-
40 to 49 percent.....	8	8	-	2	2	...	-	-	-	6	6	-
50 to 59 percent.....	24	24	-	2	2	...	-	-	-	22	22	-
60 to 69 percent.....	30	30	-	4	4	...	1	1	-	25	25	-
70 to 79 percent.....	46	46	-	9	9	...	7	7	-	30	30	-
80 to 89 percent.....	55	55	-	10	10	...	9	9	-	35	35	-
90 to 99 percent.....	46	45	1	11	11	...	3	3	-	32	32	1
100 to 109 percent.....	48	47	1	2	2	...	2	2	-	44	44	1
110 percent or more.....	219	215	4	19	18	...	11	11	-	189	186	2
Not reported or not computed.....	81	77	4	3	3	...	3	3	-	75	71	4
Median.....	104	104	...	91	90	...	88	88	-	108	108	...
Acquired 1970 and 1971 (part).....	106	104	3	9	9	...	2	2	-	95	93	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Outside SMSA's, Total**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

**Number of Housing Units**

1.....	671	660	10	79	77	...	49	49	-	543	535	8
2.....	104	99	4	7	7	...	1	1	-	96	92	4
3.....	28	27	1	-	-	...	-	-	-	27	26	1
4.....	21	20	2	2	2	...	-	-	-	19	18	1

**Number of Buildings**

One.....	775	763	12	85	83	...	50	50	-	639	629	10
2 to 4.....	49	44	5	3	2	...	-	-	-	46	42	5
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Manner of Acquisition**

By purchase.....	797	781	15	88	85	...	50	50	-	659	646	13
Placed one new mortgage.....	572	564	8	43	41	...	24	24	-	505	498	7
Placed two or more new mortgages.....	13	9	4	-	-	...	-	-	-	13	9	4
Assumed mortgage(s) already on property.....	173	173	-	43	43	...	25	25	-	105	105	-
Assumed mortgage already on property and placed new mortgage.....	10	7	2	2	2	...	1	1	-	6	4	2
All cash.....	19	19	-	-	-	...	-	-	-	19	19	-
Borrowed other than with mortgage.....	8	8	1	-	-	...	-	-	-	8	8	1
Other.....	2	2	-	-	-	...	-	-	-	2	2	-
Not by purchase.....	26	24	2	-	-	...	-	-	-	26	24	2
Inheritance or gift.....	26	24	2	-	-	...	-	-	-	26	24	2
Other.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	...	-	-	-	1	1	-

**Land and Building Acquisition**

During same 12-month period.....	743	729	14	83	81	...	50	50	-	610	598	12
Acquired land previously.....	47	44	3	-	-	...	-	-	-	47	44	3
Land not owned by building owner.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	31	31	-	4	4	...	-	-	-	27	27	-

**Year Acquired**

1969 to 1971 (part).....	231	226	5	24	23	...	7	7	-	200	195	5
1967 and 1968.....	136	136	-	15	15	...	3	3	-	118	118	-
1965 and 1966.....	128	127	1	11	11	...	7	7	-	110	109	1
1960 to 1964.....	158	151	7	13	13	...	14	14	-	130	124	7
1955 to 1959.....	100	98	2	17	15	...	15	15	-	68	67	1
1950 to 1954.....	37	37	-	7	7	...	4	4	-	26	26	-
1949 or earlier.....	33	32	1	1	1	...	-	-	-	32	31	1
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	18	18	-	3	3	...	-	-	-	15	15	-
1967 and 1968.....	30	30	-	3	3	...	-	-	-	28	27	-
1965 and 1966.....	33	33	1	3	3	...	1	1	-	29	28	1
1960 to 1964.....	84	78	6	16	16	...	6	6	-	62	56	6
1950 to 1959.....	181	178	3	33	31	...	30	30	-	119	118	1
1940 to 1949.....	118	117	-	15	15	...	6	6	-	97	97	-
1939 or earlier.....	332	325	7	12	12	...	6	6	-	313	307	7
Not reported.....	27	27	1	3	3	...	1	1	-	23	22	1



Table 2d. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Total	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....	367	361	6	38	38	...	10	10	-	318	313	5
Less than \$5,000.....	79	76	3	-	-	...	-	-	-	78	76	2
\$5,000 to \$7,499.....	48	48	-	4	4	...	-	-	-	44	44	-
\$7,500 to \$9,999.....	71	71	-	11	11	...	1	1	-	59	59	-
\$10,000 to \$12,499.....	46	44	1	11	11	...	1	1	-	33	32	1
\$12,500 to \$14,999.....	27	27	-	5	5	...	1	1	-	21	21	-
\$15,000 to \$17,499.....	31	29	2	-	-	...	3	3	-	28	26	2
\$17,500 to \$19,999.....	15	15	-	2	2	...	-	-	-	12	12	-
\$20,000 to \$24,999.....	26	26	-	4	4	...	1	1	-	20	20	-
\$25,000 to \$29,999.....	8	8	-	-	-	...	1	1	-	7	7	-
\$30,000 to \$34,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$35,000 to \$39,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$40,000 to \$49,999.....	1	1	-	-	-	...	-	-	-	1	1	-
\$50,000 or more.....	3	3	-	-	-	...	-	-	-	3	3	-
Not reported.....	5	5	-	-	-	...	-	-	-	5	5	-
Median.....dollars..	9,400	9,400	...	10,800	10,800	...	...	...	-	8,900	8,900	...
Other properties.....	457	446	11	49	47	...	41	41	-	367	358	10
Value												
Less than \$5,000.....	63	63	1	-	-	...	-	-	-	63	63	1
\$5,000 to \$7,499.....	100	99	1	3	3	...	2	2	-	95	94	1
\$7,500 to \$9,999.....	93	90	2	10	10	...	3	3	-	80	77	2
\$10,000 to \$12,499.....	154	153	1	19	19	...	11	11	-	125	124	1
\$12,500 to \$14,999.....	65	65	-	14	14	...	9	9	-	43	43	-
\$15,000 to \$17,499.....	89	87	2	11	11	...	13	13	-	65	63	2
\$17,500 to \$19,999.....	52	51	1	10	10	...	3	3	-	39	38	1
\$20,000 to \$24,999.....	76	74	2	9	9	...	5	5	-	62	60	2
\$25,000 to \$29,999.....	37	33	4	5	3	...	1	1	-	30	29	2
\$30,000 to \$39,999.....	30	29	1	4	4	...	1	1	-	25	24	1
\$40,000 to \$49,999.....	12	11	2	1	1	...	-	-	-	12	10	2
\$50,000 to \$74,999.....	8	8	-	-	-	...	-	-	-	8	8	-
\$75,000 to \$99,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$100,000 or more.....	5	5	-	-	-	...	-	-	-	5	5	-
Not reported.....	37	37	-	3	3	...	2	2	-	33	33	-
Median.....dollars..	12,200	12,100	...	14,400	14,200	...	14,800	14,800	-	11,700	11,700	...
Mean.....dollars..	14,900	14,800	...	16,000	15,700	...	15,000	15,000	-	14,800	14,600	...
Value Per Housing Unit												
Less than \$5,000.....	91	89	2	-	-	...	-	-	-	90	89	2
\$5,000 to \$7,499.....	132	129	3	4	4	...	2	2	-	125	123	2
\$7,500 to \$9,999.....	110	107	2	14	14	...	3	3	-	93	91	2
\$10,000 to \$12,499.....	154	150	4	20	20	...	11	11	-	122	119	4
\$12,500 to \$14,999.....	64	64	-	14	14	...	9	9	-	42	42	-
\$15,000 to \$17,499.....	76	75	1	9	9	...	13	13	-	54	53	1
\$17,500 to \$19,999.....	47	46	1	9	9	...	3	3	-	35	34	1
\$20,000 to \$24,999.....	56	56	-	8	8	...	4	4	-	44	44	-
\$25,000 to \$34,999.....	37	34	3	6	4	...	2	2	-	29	27	1
\$35,000 to \$49,999.....	13	11	1	2	2	...	-	-	-	11	9	1
\$50,000 or more.....	7	7	-	-	-	...	-	-	-	7	7	-
Not reported.....	37	37	-	3	3	...	2	2	-	33	33	-
Median.....dollars..	11,000	11,000	...	13,200	13,100	...	14,700	14,700	-	10,400	10,400	...
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	569	559	9	63	62	...	38	38	-	468	460	8
Less than \$50.....	117	117	-	6	6	...	6	6	-	106	106	-
\$50 to \$59.....	68	67	1	1	1	...	6	6	-	60	60	1
\$60 to \$69.....	58	57	1	7	7	...	-	-	-	51	50	1
\$70 to \$79.....	58	58	1	10	10	...	4	4	-	44	43	1
\$80 to \$89.....	38	38	-	1	1	...	3	3	-	35	34	-
\$90 to \$99.....	27	26	1	4	4	...	1	1	-	23	21	1
\$100 to \$119.....	56	54	2	12	10	...	8	8	-	36	36	-
\$120 to \$149.....	32	32	-	9	9	...	3	3	-	20	20	-
\$150 to \$174.....	24	24	-	7	7	...	3	3	-	14	14	-
\$175 to \$199.....	4	4	-	-	-	...	-	-	-	4	4	-
\$200 to \$249.....	13	13	-	3	3	...	-	-	-	10	10	-
\$250 to \$299.....	-	-	-	-	-	...	-	-	-	-	-	-
\$300 or more.....	1	1	-	-	-	...	-	-	-	1	1	-
No rental receipts.....	7	6	1	-	-	...	-	-	-	7	6	1
Not reported.....	64	62	2	3	3	...	3	3	-	58	55	2
Median.....dollars..	71	70	...	101	100	...	83	83	-	66	66	...
Mean.....dollars..	78	78	...	99	99	...	83	83	-	74	74	...
Acquired 1970 and 1971 (part).....	106	104	3	9	9	...	2	2	-	95	93	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Total**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	798	782	16	88	86	...	51	51	-	658	645	13
Purchase 1967 to 1971 (part).....	367	361	6	38	38	...	10	10	-	318	313	5
Less than 80 percent.....	89	88	-	12	12	...	1	1	-	75	75	-
80 to 89 percent.....	74	71	3	5	5	...	5	5	-	65	62	3
90 to 94 percent.....	42	41	1	3	3	...	1	1	-	38	37	1
95 to 99 percent.....	28	28	-	6	6	...	-	-	-	22	22	-
100 percent or more.....	126	125	1	13	13	...	3	3	-	110	109	1
Not reported.....	7	7	-	-	-	...	-	-	-	7	7	-
Median.....	91	92	...	94	94	...	...	...	-	91	92	...
Purchased 1960 to 1966.....	278	272	6	25	25	...	21	21	-	232	226	6
Less than 60 percent.....	40	37	3	-	-	...	-	-	-	40	37	3
60 to 79 percent.....	93	93	-	5	5	...	9	9	-	78	78	-
80 to 89 percent.....	46	44	2	16	16	...	-	-	-	30	28	2
90 to 99 percent.....	22	21	-	1	1	...	8	8	-	13	12	-
100 percent or more.....	44	44	-	2	2	...	1	1	-	41	41	-
Not reported.....	33	33	-	1	1	...	2	2	-	31	31	-
Median.....	77	77	...	...	...	...	...	...	-	75	75	...
Purchased 1959 or earlier.....	153	149	4	25	23	...	20	20	-	108	106	2
Less than 40 percent.....	19	18	1	1	1	...	-	-	-	18	17	1
40 to 59 percent.....	27	25	2	3	1	...	-	-	-	23	23	-
60 to 79 percent.....	45	44	1	6	6	...	9	9	-	29	28	1
80 to 99 percent.....	29	29	-	6	6	...	7	7	-	16	16	-
100 percent or more.....	17	17	-	6	6	...	1	1	-	10	10	-
Not reported.....	16	16	-	2	2	...	1	1	-	13	13	-
Median.....	70	70	...	...	...	...	...	...	-	64	64	...
Not acquired by purchase.....	26	25	2	-	-	...	-	-	-	26	25	2

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	569	559	9	63	62	...	38	38	-	468	460	8
Less than 5 percent.....	58	58	-	7	7	...	4	4	-	46	46	-
5 to 9 percent.....	230	227	3	29	28	...	20	20	-	181	179	2
10 to 14 percent.....	141	139	2	18	18	...	9	9	-	114	112	2
15 to 19 percent.....	31	31	-	2	2	...	-	-	-	29	29	-
20 to 24 percent.....	16	16	-	1	1	...	1	1	-	14	14	-
25 to 29 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
30 to 39 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
40 percent or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported or not computed.....	88	85	4	6	6	...	3	3	-	79	76	4
Median.....	8	8	...	8	8	...	8	8	-	9	9	...
Acquired 1970 and 1971 (part).....	106	104	3	9	9	...	2	2	-	95	93	2

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	569	559	9	63	62	...	38	38	-	468	460	8
Less than 1.0 percent.....	242	240	2	38	38	...	15	15	-	189	187	2
1.0 to 2.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
3.0 to 4.9 percent.....	9	9	-	1	1	...	-	-	-	9	9	-
5.0 to 6.9 percent.....	5	5	-	-	-	...	1	1	-	4	4	-
7.0 to 8.9 percent.....	18	18	-	1	1	...	1	1	-	15	15	-
9.0 to 10.9 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
11.0 to 12.9 percent.....	4	4	-	-	-	...	-	-	-	4	4	-
13.0 to 14.9 percent.....	9	9	-	2	2	...	-	-	-	6	6	-
15 percent or more.....	104	101	3	14	12	...	9	9	-	81	80	1
Not reported or not computed.....	167	162	5	7	7	...	11	11	-	149	144	5
Median.....	0.8	0.8	...	0.7	0.7	...	0.8	0.8	-	0.8	0.8	...
Acquired 1970 and 1971 (part).....	106	104	3	9	9	...	2	2	-	95	93	2

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	744	728	15	74	71	...	49	49	-	621	608	13
Partnership.....	22	22	-	3	3	...	-	-	-	19	19	-
Real estate corporation.....	27	27	-	8	8	...	-	-	-	19	19	-
Real estate investment trust.....	-	-	-	-	-	...	-	-	-	-	-	-
Financial institution.....	-	-	-	-	-	...	-	-	-	-	-	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	-	-	-	-
Other.....	31	29	1	3	3	...	1	1	-	26	25	1
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1e. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Northeast	Total properties	Non-mortgaged properties	Mortgaged properties	Northeast	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,019	638	381	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	277	96	181
Inside SMSA's.....	763	480	283	Less than \$5,000.....	74	41	33
1,000,000 or more.....	148	89	59	\$5,000 to \$7,499.....	41	16	25
250,000 to 999,999.....	87	64	23	\$7,500 to \$9,999.....	40	9	30
50,000 to 249,999.....	167	95	73	\$10,000 to \$12,499.....	34	7	27
10,000 to 49,999.....	115	67	48	\$12,500 to \$14,999.....	15	3	12
Less than 10,000 and rural.....	246	166	80	\$15,000 to \$17,499.....	8	1	7
Outside SMSA's.....	256	158	98	\$17,500 to \$19,999.....	17	5	11
10,000 or more.....	84	47	37	\$20,000 to \$24,999.....	12	3	9
2,500 to 9,999.....	49	31	19	\$25,000 to \$29,999.....	9	3	7
Less than 2,500 and rural.....	122	80	43	\$30,000 to \$34,999.....	6	2	4
Number of Housing Units				\$35,000 to \$39,999.....	3	1	2
1.....	581	401	180	\$40,000 to \$49,999.....	3	-	3
2.....	284	156	129	\$50,000 or more.....	6	1	4
3.....	99	53	46	Not reported.....	10	4	6
4.....	55	28	27	Median.....dollars..	8,700	5,800	9,900
Number of Buildings				Other properties.....	742	541	201
1.....	971	612	359	Value			
2 to 4.....	48	25	23	Less than \$5,000.....	74	61	13
Not reported.....	-	-	-	\$5,000 to \$7,499.....	103	82	21
Manner of Acquisition				\$7,500 to \$9,999.....	95	74	22
By purchase.....	826	453	373	\$10,000 to \$12,499.....	136	94	42
Placed one new mortgage.....	470	184	286	\$12,500 to \$14,999.....	53	29	25
Placed two or more new mortgages.....	12	5	6	\$15,000 to \$17,499.....	99	65	34
Assumed mortgage(s) already on property.....	79	23	57	\$17,500 to \$19,999.....	65	30	35
Assumed mortgage already on property and placed new mortgage.....	17	3	14	\$20,000 to \$24,999.....	98	48	49
All cash.....	204	194	10	\$25,000 to \$29,999.....	80	42	39
Borrowed other than with mortgage.....	41	40	1	\$30,000 to \$39,999.....	78	31	48
Other.....	4	4	-	\$40,000 to \$49,999.....	34	16	18
Not by purchase.....	174	166	8	\$50,000 to \$74,999.....	19	6	13
Inheritance or gift.....	168	160	8	\$75,000 to \$99,999.....	5	4	1
Other.....	6	6	-	\$100,000 or more.....	5	2	3
Not reported.....	19	19	-	Not reported.....	73	56	18
Land and Building Acquisition				Median.....dollars..	15,200	11,900	19,200
During same 12-month period.....	916	563	352	Mean.....dollars..	17,900	15,600	21,700
Acquired land previously.....	46	37	10	Value Per Housing Unit			
Land not owned by building owner.....	2	2	1	Less than \$5,000.....	163	126	37
Not reported.....	54	36	19	\$5,000 to \$7,499.....	169	115	55
Year Property Acquired				\$7,500 to \$9,999.....	134	82	53
1969 to 1971 (part).....	220	104	117	\$10,000 to \$12,499.....	134	79	54
1967 and 1968.....	126	61	65	\$12,500 to \$14,999.....	68	31	37
1965 and 1966.....	92	38	53	\$15,000 to \$17,499.....	73	43	30
1960 to 1964.....	164	83	81	\$17,500 to \$19,999.....	43	20	23
1955 to 1959.....	101	72	29	\$20,000 to \$24,999.....	62	31	31
1950 to 1954.....	120	98	22	\$25,000 to \$34,999.....	57	30	27
1949 or earlier.....	196	182	14	\$35,000 to \$49,999.....	29	16	13
Not reported.....	-	-	-	\$50,000 or more.....	14	9	5
Year Built				Not reported.....	73	56	18
1969 and 1970 (part).....	9	1	8	Median.....dollars..	10,100	9,000	11,700
1967 and 1968.....	15	2	13	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	16	5	11	Acquired before 1970 <sup>1</sup> .....	764	476	289
1960 to 1964.....	29	11	18	Less than \$50.....	116	89	27
1950 to 1959.....	68	39	29	\$50 to \$59.....	64	43	21
1940 to 1949.....	66	44	23	\$60 to \$69.....	82	61	21
1939 or earlier.....	776	518	259	\$70 to \$79.....	73	48	24
Not reported.....	39	19	20	\$80 to \$89.....	64	39	25
				\$90 to \$99.....	34	18	17
				\$100 to \$119.....	68	37	31
				\$120 to \$149.....	69	37	32
				\$150 to \$174.....	37	15	22
				\$175 to \$199.....	9	4	4
				\$200 to \$249.....	14	5	9
				\$250 to \$299.....	5	3	1
				\$300 or more.....	16	7	9
				No rental receipts.....	18	14	4
				Not reported.....	96	55	42
				Median.....dollars..	78	72	91
				Mean.....dollars..	93	84	108
				Acquired 1970 and 1971 (part).....	97	42	55

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1e. **Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast				Northeast			
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	828	454	374	Acquired before 1970.....	888	572	316
Purchased 1967 to 1971 (part).....	277	96	181	Less than \$10.....	13	9	3
Less than 80 percent.....	105	54	51	\$10 to \$14.....	55	43	13
80 to 89 percent.....	47	7	40	\$15 to \$19.....	91	58	33
90 to 94 percent.....	18	2	16	\$20 to \$24.....	127	78	50
95 to 99 percent.....	12	3	10	\$25 to \$29.....	117	68	49
100 percent or more.....	81	25	56	\$30 to \$39.....	160	87	73
Not reported.....	13	4	7	\$40 to \$49.....	97	60	37
Median.....	86	67	89	\$50 to \$59.....	58	37	22
Purchased 1960 to 1966.....	210	76	134	\$60 or more.....	58	40	18
Less than 60 percent.....	50	20	30	Not reported or not computed.....	111	91	20
60 to 79 percent.....	65	26	39	Median.....dollars..	29	28	30
80 to 89 percent.....	32	13	19	Acquired 1970 and 1971 (part).....	131	66	65
90 to 99 percent.....	18	4	14				
100 percent or more.....	22	7	15	Real Estate Tax as Percent of Rental Receipts			
Not reported.....	23	6	17	Acquired before 1970 <sup>1</sup> .....	764	476	289
Median.....	73	72	75	Less than 5 percent.....	1	1	-
Purchased 1959 or earlier.....	341	282	59	5 to 9 percent.....	13	7	5
Less than 40 percent.....	82	74	7	10 to 14 percent.....	51	32	19
40 to 59 percent.....	81	67	14	15 to 19 percent.....	86	56	30
60 to 79 percent.....	73	53	20	20 to 24 percent.....	92	61	31
80 to 99 percent.....	31	22	9	25 to 29 percent.....	74	40	35
100 percent or more.....	29	23	6	30 to 34 percent.....	69	45	25
Not reported.....	45	42	3	35 to 39 percent.....	57	37	20
Median.....	56	54	67	40 percent or more.....	183	105	77
Not acquired by purchase.....	193	186	9	Not reported or not computed.....	139	92	47
				Median.....	29	29	30
Rental Receipts as Percent of Value				Acquired 1970 and 1971 (part).....	97	42	55
Acquired before 1970 <sup>1</sup> .....	764	476	289				
Less than 5 percent.....	41	27	14	Selected Owner Expenses as Percent of Rental Receipts			
5 to 9 percent.....	212	132	80	Acquired before 1970 <sup>1</sup> .....	764	476	289
10 to 14 percent.....	222	137	85	Less than 20 percent.....	52	52	-
15 to 19 percent.....	76	45	31	20 to 29 percent.....	100	99	2
20 to 24 percent.....	42	28	14	30 to 39 percent.....	78	75	3
25 to 29 percent.....	14	8	6	40 to 49 percent.....	73	61	12
30 to 39 percent.....	7	5	2	50 to 59 percent.....	60	39	21
40 percent or more.....	5	3	2	60 to 69 percent.....	44	15	29
Not reported or not computed.....	146	91	55	70 to 79 percent.....	41	11	31
Median.....	11	11	11	80 to 89 percent.....	29	2	27
Acquired 1970 and 1971 (part).....	97	42	55	90 to 99 percent.....	20	5	15
				100 to 109 percent.....	22	3	20
Rental Vacancy Losses as Percent of Potential Receipts				110 percent or more.....	90	14	76
Acquired before 1970 <sup>1</sup> .....	764	476	289	Not reported or not computed.....	154	100	54
Less than 1.0 percent.....	355	227	128	Median.....	50	34	87
1.0 to 2.9 percent.....	5	1	4	Acquired 1970 and 1971 (part).....	97	42	55
3.0 to 4.9 percent.....	13	6	7				
5.0 to 6.9 percent.....	8	2	5	OWNER CHARACTERISTICS			
7.0 to 8.9 percent.....	14	8	6	Type of Owner			
9.0 to 10.9 percent.....	7	5	3	Individual.....	889	562	326
11.0 to 12.9 percent.....	7	5	1	Partnership.....	36	18	18
13.0 to 14.9 percent.....	6	2	4	Real estate corporation.....	34	15	19
15 percent or more.....	73	47	26	Real estate investment trust.....	5	2	3
Not reported or not computed.....	277	171	106	Financial institution.....	3	2	1
Median.....	0.7	0.6	0.7	Housing cooperative organization.....	-	-	-
Acquired 1970 and 1971 (part).....	97	42	55	Other.....	47	35	12
				Not reported.....	5	4	
RECURRING EXPENSES							
Real Estate Tax Per Housing Unit							
Acquired before 1970.....	888	572	316				
Less than \$100.....	78	66	12				
\$100 to \$199.....	205	140	65				
\$200 to \$299.....	182	121	61	OWNER CHARACTERISTICS			
\$300 to \$349.....	65	39	26	Type of Owner			
\$350 to \$399.....	62	34	28	Individual.....	889	562	326
\$400 to \$449.....	36	22	14	Partnership.....	36	18	18
\$450 to \$499.....	26	14	12	Real estate corporation.....	34	15	19
\$500 to \$549.....	32	17	15	Real estate investment trust.....	5	2	3
\$550 to \$599.....	21	14	8	Financial institution.....	3	2	1
\$600 to \$699.....	33	16	17	Housing cooperative organization.....	-	-	-
\$700 to \$799.....	25	6	19	Other.....	47	35	12
\$800 or more.....	76	42	34	Not reported.....	5	4	
Not reported.....	47	41	6				
Median.....dollars..	275	248	333				
Acquired 1970 and 1971 (part).....	131	66	65				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2e. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	381	366	15	36	36	-	21	21	1	324	310	14
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	366	366	-	36	36	-	21	21	...	310	310	-
2.....	14	-	14	-	-	-	1	-	...	14	-	14
3 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	376	361	15	36	36	-	21	21	...	319	304	14
Contract to purchase.....	6	6	-	-	-	-	-	-	...	6	6	-
Origin of First Mortgage												
Mortgage made at time property acquired.....	249	239	9	23	23	-	11	10	...	215	206	9
Mortgage assumed at time property acquired.....	56	53	3	12	12	-	9	9	...	35	32	3
Mortgage placed later than acquisition of property.....	77	74	3	1	1	-	2	2	...	75	72	3
Refinanced mortgage: Same lender.....	40	38	2	-	-	-	2	2	...	39	37	2
Different lender.....	17	16	-	1	1	-	-	-	...	16	16	-
Mortgage placed on a property owned free and clear of debt.....	19	19	-	-	-	-	-	-	...	19	19	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	77	74	...	...	...	-	...	...	...	75	72	...
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	8	8	...	...	...	-	...	...	...	7	7	...
Secure better terms.....	5	5	...	...	...	-	...	...	...	4	4	...
Provide funds for additions, improvements, or repairs to this property.....	29	27	...	...	...	-	...	...	...	29	27	...
Provide funds for investment in other real estate.....	13	13	...	...	...	-	...	...	...	13	13	...
Provide funds for other types of investments.....	1	1	...	...	...	-	...	...	...	1	1	...
Provide funds for educational or medical expenses.....	1	1	...	...	...	-	...	...	...	1	1	...
Other reasons.....	8	8	...	...	...	-	...	...	...	8	8	...
Not reported.....	11	11	...	...	...	-	...	...	...	11	11	...
Other properties.....	305	292	12	35	35	-	20	19	...	250	238	12
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	139	136	3	15	15	-	8	7	...	116	114	2
1967 and 1968.....	74	69	4	6	6	-	1	1	...	66	62	4
1965 and 1966.....	55	52	3	5	5	-	1	1	...	49	46	3
1960 to 1964.....	86	82	4	5	5	-	4	4	...	77	73	4
1955 to 1959.....	21	21	1	3	3	-	5	5	...	13	13	1
1950 to 1954.....	6	6	-	1	1	-	2	2	...	3	3	-
1949 or earlier.....	1	1	-	1	1	-	-	-	...	-	-	-
First Mortgage Loan												
Less than \$5,000.....	52	52	-	1	1	-	2	2	...	49	49	-
\$5,000 to \$7,499.....	60	57	4	1	1	-	3	3	...	57	53	4
\$7,500 to \$9,999.....	56	56	-	5	5	-	3	3	...	47	47	-
\$10,000 to \$12,499.....	58	57	2	10	10	-	4	4	...	44	42	2
\$12,500 to \$14,999.....	36	35	1	2	2	-	1	1	...	33	32	1
\$15,000 to \$17,499.....	38	35	4	6	6	-	4	4	...	28	25	3
\$17,500 to \$19,999.....	20	19	1	7	7	-	2	2	...	11	10	1
\$20,000 to \$24,999.....	34	32	2	3	3	-	-	-	...	31	29	2
\$25,000 to \$29,999.....	10	9	1	-	-	-	-	-	...	10	9	1
\$30,000 to \$39,999.....	11	10	1	-	-	-	1	1	...	9	8	1
\$40,000 to \$49,999.....	5	5	-	-	-	-	-	-	...	5	5	-
\$50,000 to \$74,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$75,000 to \$99,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	10,900	10,800	...	13,510	13,500	-	...	...	...	10,500	10,300	...
Mean.....dollars..	12,500	12,400	...	13,900	13,900	-	...	...	...	12,300	12,200	...

Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Northeast**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	119	117	2	4	4	-	9	9	...	106	103	2
\$5,000 to \$7,499.....	53	50	3	2	2	-	2	2	...	49	46	3
\$7,500 to \$9,999.....	60	59	1	8	8	-	2	2	...	50	49	1
\$10,000 to \$12,499.....	35	35	-	5	5	-	1	1	...	29	29	-
\$12,500 to \$14,999.....	32	29	3	5	5	-	3	2	...	25	23	2
\$15,000 to \$17,499.....	22	19	3	4	4	-	2	2	...	16	14	3
\$17,500 to \$19,999.....	24	23	1	7	7	-	1	1	...	16	15	1
\$20,000 to \$24,999.....	21	20	2	1	1	-	-	-	...	20	19	2
\$25,000 to \$29,999.....	7	7	-	-	-	-	1	1	...	6	6	-
\$30,000 to \$39,999.....	6	5	-	-	-	-	1	1	...	5	5	-
\$40,000 to \$49,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$50,000 to \$74,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,200	8,100	...	11,900	11,900	-	...	...	...	7,800	7,700	...
Mean.....dollars..	9,900	9,800	...	12,200	12,200	-	...	...	...	9,700	9,600	...

**Total Mortgage Outstanding Debt**

Less than \$5,000.....	118	117	1	4	4	-	9	9	...	105	103	1
\$5,000 to \$7,499.....	52	50	2	2	2	-	2	2	...	48	46	2
\$7,500 to \$9,999.....	60	59	1	8	8	-	2	2	...	50	49	1
\$10,000 to \$12,499.....	36	35	1	5	5	-	1	1	...	30	29	1
\$12,500 to \$14,999.....	31	29	1	5	5	-	2	2	...	24	23	1
\$15,000 to \$17,499.....	21	19	1	4	4	-	2	2	...	15	14	1
\$17,500 to \$19,999.....	23	23	1	7	7	-	1	1	...	15	15	1
\$20,000 to \$24,999.....	22	20	2	1	1	-	1	-	...	20	19	1
\$25,000 to \$29,999.....	9	7	3	-	-	-	1	1	...	9	6	3
\$30,000 to \$39,999.....	6	5	-	-	-	-	1	1	...	5	5	-
\$40,000 to \$49,999.....	2	1	-	-	-	-	-	-	...	2	1	-
\$50,000 to \$74,999.....	2	1	1	-	-	-	-	-	...	2	1	1
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,300	8,100	...	11,900	11,900	-	...	...	...	7,900	7,700	...
Mean.....dollars..	10,100	9,800	...	12,200	12,200	-	...	...	...	10,000	9,600	...

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	14	13	1	2	2	-	9	9	...	4	2	1
5.0 percent.....	10	10	1	-	-	-	-	-	...	10	9	1
5.1 to 5.9 percent.....	68	68	-	19	19	-	8	8	...	41	41	-
6.0 percent.....	143	136	7	6	6	-	1	1	...	136	129	7
6.1 to 6.4 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
6.5 to 6.9 percent.....	20	19	1	1	1	-	-	-	...	19	18	1
7.0 percent.....	38	36	1	1	1	-	1	1	...	36	34	1
7.1 to 7.4 percent.....	7	7	-	-	-	-	-	-	...	7	7	-
7.5 to 7.9 percent.....	38	36	2	4	4	-	1	1	...	32	31	1
8.0 percent.....	14	12	1	-	-	-	1	1	...	12	11	1
8.1 to 8.4 percent.....	1	1	-	-	-	-	-	-	...	1	1	-
8.5 to 8.9 percent.....	16	16	-	2	2	-	-	-	...	14	14	-
9.0 percent.....	3	3	-	-	-	-	-	-	...	3	3	-
9.1 to 9.9 percent.....	1	1	-	-	-	-	-	-	...	1	1	-
10.0 percent or more.....	4	4	-	-	-	-	-	-	...	4	4	-
Median.....	6.0	6.0	...	5.9	5.9	-	...	...	...	6.0	6.0	...

**Term of First Mortgage**

Less than 8 years.....	29	28	1	-	-	-	-	-	...	29	28	1
8 to 12 years.....	61	60	1	-	-	-	1	1	...	60	59	1
13 to 17 years.....	74	70	4	2	2	-	2	2	...	70	66	4
18 to 22 years.....	116	109	7	6	6	-	7	6	...	102	96	6
23 to 27 years.....	57	56	2	13	13	-	6	6	...	39	37	2
28 to 32 years.....	31	31	-	15	15	-	5	5	...	11	11	-
33 to 37 years.....	-	-	-	-	-	-	-	-	...	-	-	-
38 years or more.....	1	1	-	-	-	-	-	-	...	1	1	-
No stated term.....	12	12	-	-	-	-	-	-	...	12	12	-
Median.....	18.8	18.8	...	26.8	26.8	-	...	...	...	17.7	17.6	...

**Holder of First Mortgage**

Commercial bank or trust company.....	71	68	2	4	4	-	2	2	...	64	62	2
Mutual savings bank.....	117	111	7	17	17	-	12	12	...	87	82	6
Savings and loan association.....	123	118	4	5	5	-	7	7	...	112	107	4
Life insurance company.....	5	5	-	1	1	-	-	-	...	4	4	-
Mortgage company.....	4	4	-	4	4	-	-	-	...	-	-	-
Federal agency.....	4	4	-	3	3	-	1	1	...	1	1	-
Federal National Mortgage Association.....	2	2	-	1	1	-	-	-	...	1	1	-
Real estate or construction company.....	5	5	-	-	-	-	-	-	...	5	5	-
Individual or individual's estate.....	40	38	2	-	-	-	-	-	...	40	38	2
Other.....	10	10	-	-	-	-	-	-	...	10	10	-



Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Northeast**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Property in Northeast region.....	381	366	15	36	36	-	21	21	...	324	310	14
Lender in Northeast.....	371	356	15	31	31	-	21	20	...	320	306	14
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	10	10	-	5	5	-	1	1	...	4	4	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

Property in North Central region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

Property in South region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

Property in West region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

**Servicing of First Mortgage**

Holder.....	358	344	14	25	25	-	18	17	...	315	301	14
Agent.....	23	22	1	10	10	-	3	3	...	9	9	1

**Holder's Acquisition of First Mortgage**

Originated by holder.....	334	323	12	22	22	-	15	14	...	298	287	11
Purchased from present servicer.....	20	20	1	9	9	-	2	2	...	9	9	1
Purchased from someone else.....	21	19	3	6	6	-	3	3	...	12	10	3
Not reported.....	6	6	-	-	-	-	1	1	...	5	5	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	303	291	12	35	35	-	20	19	...	249	237	12
Less than 40 percent.....	9	7	1	-	-	-	1	1	...	7	6	1
40 to 49 percent.....	8	8	-	-	-	-	-	-	...	8	8	-
50 to 59 percent.....	30	26	4	-	-	-	2	2	...	28	24	4
60 to 69 percent.....	47	44	3	2	2	-	2	1	...	42	40	2
70 to 79 percent.....	57	56	1	6	6	-	1	1	...	49	48	1
80 to 89 percent.....	47	45	2	6	6	-	3	3	...	37	35	2
90 to 94 percent.....	26	26	-	4	4	-	4	4	...	17	17	-
95 to 99 percent.....	27	27	-	11	11	-	2	2	...	14	14	-
100 percent or more.....	39	38	1	5	5	-	2	2	...	32	31	1
Not reported.....	15	15	-	-	-	-	1	1	...	13	13	-
Median.....	79	79	...	93	93	-	...	...	...	76	77	...
Other properties.....	78	75	3	1	1	-	2	2	...	76	73	3

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	303	291	12	35	35	-	20	19	...	249	237	12
Less than 40 percent.....	7	7	-	-	-	-	1	1	...	6	6	-
40 to 49 percent.....	8	8	-	-	-	-	-	-	...	8	8	-
50 to 59 percent.....	26	26	-	-	-	-	2	2	...	24	24	-
60 to 69 percent.....	44	44	-	2	2	-	1	1	...	40	40	-
70 to 79 percent.....	57	56	1	6	6	-	1	1	...	50	48	1
80 to 89 percent.....	49	45	4	6	6	-	4	3	...	39	35	4
90 to 94 percent.....	28	26	2	4	4	-	4	4	...	19	17	2
95 to 99 percent.....	28	27	-	11	11	-	2	2	...	14	14	-
100 percent or more.....	42	38	4	5	5	-	2	2	...	35	31	4
Not reported.....	15	15	-	-	-	-	1	1	...	13	13	-
Median.....	80	79	...	93	93	-	...	...	...	77	77	...
Other properties.....	78	75	3	1	1	-	2	2	...	76	73	3

Table 2a. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Northeast**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	49	47	2	2	2	-	6	6	...	41	39	2
20 to 29 percent.....	52	47	5	-	-	-	1	1	...	51	46	5
30 to 39 percent.....	48	47	1	2	2	-	3	3	...	44	43	1
40 to 49 percent.....	46	44	2	5	5	-	1	1	...	39	37	2
50 to 59 percent.....	53	51	3	5	5	-	5	4	...	43	41	2
60 to 69 percent.....	44	43	1	9	9	-	2	2	...	34	32	1
70 to 79 percent.....	31	30	-	3	3	-	1	1	...	27	26	-
80 to 89 percent.....	21	21	-	5	5	-	-	-	...	17	16	-
90 to 99 percent.....	18	18	-	4	4	-	3	3	...	12	12	-
100 percent or more.....	2	2	-	-	-	-	-	-	...	2	2	-
Not reported.....	18	18	-	1	1	-	-	-	...	16	16	-
Median.....	47	47	...	63	63	-	...	...	...	44	45	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	48	47	1	2	2	-	6	6	...	40	39	1
20 to 29 percent.....	47	47	-	-	-	-	1	1	...	46	46	-
30 to 39 percent.....	51	47	3	2	2	-	3	3	...	46	43	3
40 to 49 percent.....	45	44	2	5	5	-	1	1	...	39	37	2
50 to 59 percent.....	53	51	2	5	5	-	4	4	...	43	41	2
60 to 69 percent.....	44	43	2	9	9	-	2	2	...	34	32	2
70 to 79 percent.....	32	30	2	3	3	-	1	1	...	28	26	2
80 to 89 percent.....	22	21	1	5	5	-	1	-	...	16	16	-
90 to 99 percent.....	18	18	-	4	4	-	3	3	...	12	12	-
100 percent or more.....	3	2	2	-	-	-	-	-	...	3	2	2
Not reported.....	18	18	-	1	1	-	-	-	...	16	16	-
Median.....	47	47	...	63	63	-	...	...	...	45	45	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	381	366	15	36	36	-	21	21	...	324	310	14
Interest and principal.....	370	356	14	36	36	-	21	21	...	313	300	13
Fully amortized.....	347	334	13	36	36	-	21	21	...	290	277	12
Partially amortized.....	23	23	1	-	-	-	-	-	...	23	23	1
Principal only.....	1	1	-	-	-	-	-	-	...	1	1	-
Fully amortized.....	1	1	-	-	-	-	-	-	...	1	1	-
Partially amortized.....	-	-	-	-	-	-	-	-	...	-	-	-
Interest only.....	11	9	1	-	-	-	-	-	...	11	9	1
No regular payment required.....	-	-	-	-	-	-	-	-	...	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	370	356	14	36	36	-	21	21	...	313	300	13
Real estate taxes and property insurance.....	92	87	5	36	36	-	11	11	...	45	41	4
With no other items.....	46	42	4	-	-	-	9	8	...	37	34	3
With other items.....	45	45	1	36	36	-	2	2	...	7	7	1
Real estate taxes only.....	137	131	5	-	-	-	9	9	...	128	123	5
Property insurance only.....	-	-	-	-	-	-	-	-	...	-	-	-
Other combinations or no other items.....	142	138	4	-	-	-	1	1	...	140	137	4
No regular payments of interest and principal...	11	10	1	-	-	-	-	-	...	11	10	1

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	381	366	15	36	36	-	21	21	...	324	310	14
Less than \$50.....	162	156	6	13	13	-	11	11	...	138	132	6
\$50 to \$59.....	50	48	2	4	4	-	3	3	...	44	41	2
\$60 to \$69.....	41	39	3	6	6	-	2	1	...	34	31	2
\$70 to \$79.....	31	30	1	4	4	-	-	-	...	27	26	1
\$80 to \$89.....	25	24	1	3	3	-	-	-	...	22	21	1
\$90 to \$99.....	14	12	1	2	2	-	2	2	...	10	8	1
\$100 to \$119.....	23	23	-	3	3	-	1	1	...	19	19	-
\$120 to \$149.....	19	19	-	3	3	-	2	2	...	14	14	-
\$150 to \$174.....	6	6	-	-	-	-	-	-	...	6	6	-
\$175 to \$199.....	3	3	-	-	-	-	-	-	...	3	3	-
\$200 to \$249.....	3	3	-	-	-	-	-	-	...	3	3	-
\$250 to \$299.....	1	1	-	-	-	-	-	-	...	1	1	-
\$300 or more.....	4	4	-	-	-	-	-	-	...	4	4	-
Median.....dollars..	55	55	...	61	61	-	...	...	...	55	55	...
Mean.....dollars..	69	69	...	65	65	-	...	...	...	70	71	...
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-



Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	381	366	15	36	36	-	21	21	...	324	310	14
Less than \$70.....	249	242	7	23	23	-	15	15	...	211	204	7
\$70 to \$79.....	30	30	-	4	4	-	-	-	...	26	26	-
\$80 to \$89.....	25	24	1	3	3	-	-	-	...	23	21	1
\$90 to \$99.....	16	12	3	2	2	-	3	2	...	11	8	2
\$100 to \$119.....	25	23	2	3	3	-	1	1	...	21	19	2
\$120 to \$149.....	20	19	1	3	3	-	2	2	...	16	14	1
\$150 to \$174.....	6	6	-	-	-	-	-	-	...	6	6	-
\$175 to \$199.....	3	3	-	-	-	-	-	-	...	3	3	-
\$200 to \$249.....	3	3	-	-	-	-	-	-	...	3	3	-
\$250 to \$299.....	1	1	-	-	-	-	-	-	...	1	1	-
\$300 or more.....	4	4	-	-	-	-	-	-	...	4	4	-
Median.....dollars..	53	53	...	55	55	-	...	...	...	53	53	...
Mean.....dollars..	70	69	...	65	65	-	...	...	...	72	71	...
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	362	347	15	32	32	-	20	19	...	310	295	14
Delinquent (30 days or more).....	17	17	-	4	4	-	1	1	...	12	12	-
1 to 3 payments.....	11	11	-	3	3	-	1	1	...	7	7	-
4 or more payments.....	5	5	-	-	-	-	-	-	...	5	5	-
Foreclosure in process.....	-	-	-	-	-	-	-	-	...	-	-	-
Foreclosure not in process.....	5	5	-	-	-	-	-	-	...	5	5	-
Not reported.....	3	3	-	-	-	-	-	-	...	3	3	-
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	316	302	14	26	26	-	18	17	...	272	259	13
Less than \$100.....	12	12	-	-	-	-	-	-	...	12	12	-
\$100 to \$199.....	65	61	3	4	4	-	4	4	...	57	53	3
\$200 to \$299.....	61	60	2	5	5	-	2	2	...	55	53	2
\$300 to \$349.....	26	26	-	4	4	-	2	2	...	20	20	-
\$350 to \$399.....	28	27	1	2	2	-	2	2	...	25	24	1
\$400 to \$449.....	14	12	2	1	1	-	-	-	...	12	11	2
\$450 to \$499.....	12	11	1	-	-	-	1	1	...	10	9	1
\$500 to \$549.....	15	14	1	1	1	-	1	-	...	13	13	-
\$550 to \$599.....	8	7	1	-	-	-	-	-	...	8	7	1
\$600 to \$699.....	17	17	-	3	3	-	1	1	...	13	13	-
\$700 to \$799.....	19	15	3	3	3	-	-	-	...	16	13	3
\$800 or more.....	34	34	-	4	4	-	4	4	...	25	25	-
Not reported.....	6	6	-	-	-	-	-	-	...	6	6	-
Median.....dollars..	333	329	...	...	...	-	...	...	...	325	321	...
Acquired 1970 and 1971 (part).....	65	64	1	10	10	-	3	3	...	52	51	1
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	289	276	13	26	26	-	15	14	...	248	236	12
Less than 20 percent.....	7	6	1	1	1	-	1	1	...	5	5	1
20 to 29 percent.....	21	18	3	2	2	-	3	3	...	16	13	3
30 to 39 percent.....	42	38	4	5	5	-	2	2	...	35	31	4
40 to 49 percent.....	52	50	2	6	6	-	2	2	...	44	42	2
50 to 59 percent.....	33	33	-	4	4	-	2	2	...	27	27	-
60 to 69 percent.....	23	23	-	-	-	-	-	-	...	22	22	-
70 to 79 percent.....	15	14	1	2	2	-	1	-	...	12	12	-
80 to 89 percent.....	8	8	-	-	-	-	-	-	...	8	8	-
90 to 99 percent.....	7	7	-	-	-	-	1	1	...	6	6	-
100 percent or more.....	37	36	1	-	-	-	1	1	...	37	35	1
Not reported or not computed.....	45	44	1	7	7	-	2	2	...	37	35	1
Median.....	50	51	...	...	...	-	...	...	...	52	53	...
Other properties.....	55	54	1	7	7	-	3	3	...	45	44	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Northeast**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	289	276	13	26	26	-	15	14	...	248	236	12
Less than 20 percent.....	6	6	-	1	1	-	1	1	...	5	5	-
20 to 29 percent.....	19	18	1	2	2	-	3	3	...	14	13	1
30 to 39 percent.....	39	38	2	5	5	-	2	2	...	32	31	2
40 to 49 percent.....	53	50	3	6	6	-	2	2	...	45	42	3
50 to 59 percent.....	34	33	1	4	4	-	2	2	...	27	27	1
60 to 69 percent.....	23	23	-	-	-	-	-	-	...	22	22	-
70 to 79 percent.....	16	14	2	2	2	-	-	-	...	14	12	2
80 to 89 percent.....	8	8	1	-	-	-	-	-	...	8	8	1
90 to 99 percent.....	7	7	-	-	-	-	1	1	...	6	6	-
100 percent or more.....	38	36	3	-	-	-	1	1	...	37	35	2
Not reported or not computed.....	45	44	1	7	7	-	2	2	...	37	35	1
Median.....	51	51	...	...	...	-	...	...	...	53	53	...
Other properties.....	55	54	1	7	7	-	3	3	...	45	44	1

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	316	302	14	26	26	-	18	17	...	272	259	13
Less than \$10.....	3	3	1	-	-	-	-	-	...	3	3	1
\$10 to \$14.....	13	12	1	1	1	-	-	-	...	12	11	1
\$15 to \$19.....	33	29	4	1	1	-	-	-	...	32	28	4
\$20 to \$24.....	50	48	2	4	4	-	3	3	...	43	42	2
\$25 to \$29.....	49	48	1	5	5	-	3	3	...	42	41	1
\$30 to \$39.....	73	67	6	5	5	-	7	6	...	61	56	5
\$40 to \$49.....	37	36	1	6	6	-	2	2	...	29	28	1
\$50 to \$59.....	22	22	-	3	3	-	3	3	...	15	15	-
\$60 or more.....	18	18	-	1	1	-	1	1	...	16	16	-
Not reported or not computed.....	20	20	-	1	1	-	-	-	...	19	19	-
Median.....dollars..	30	30	...	...	...	-	...	...	...	29	29	...
Acquired 1970 and 1971 (part).....	65	64	1	10	10	-	3	3	...	52	51	1

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	289	276	13	26	26	-	15	14	...	248	236	12
Less than 5 percent.....	-	-	-	-	-	-	-	-	...	-	-	-
5 to 9 percent.....	5	5	-	1	1	-	-	-	...	5	5	-
10 to 14 percent.....	19	17	2	-	-	-	-	-	...	18	16	2
15 to 19 percent.....	30	29	1	3	3	-	1	1	...	26	25	1
20 to 24 percent.....	31	27	3	3	3	-	2	2	...	26	22	3
25 to 29 percent.....	35	34	1	3	3	-	1	1	...	31	30	1
30 to 34 percent.....	25	24	-	2	2	-	2	2	...	21	20	-
35 to 39 percent.....	20	19	-	2	2	-	-	-	...	18	17	-
40 percent or more.....	77	74	3	5	5	-	7	6	...	65	62	3
Not reported or not computed.....	47	46	1	7	7	-	2	2	...	38	37	1
Median.....	30	30	...	...	...	-	...	...	...	29	30	...
Acquired 1970 and 1971 (Part).....	55	54	1	7	7	-	3	3	...	45	44	1

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	289	276	13	26	26	-	15	14	...	248	236	12
Less than 20 percent.....	-	-	-	-	-	-	-	-	...	-	-	-
20 to 29 percent.....	2	2	-	1	1	-	-	-	...	1	1	-
30 to 39 percent.....	3	3	-	-	-	-	-	-	...	3	3	-
40 to 49 percent.....	12	11	1	-	-	-	1	1	...	11	10	1
50 to 59 percent.....	21	21	1	2	2	-	1	1	...	18	17	1
60 to 69 percent.....	29	26	3	3	3	-	2	2	...	23	20	3
70 to 79 percent.....	31	30	1	3	3	-	1	1	...	27	26	1
80 to 89 percent.....	27	27	-	3	3	-	2	2	...	22	22	-
90 to 99 percent.....	15	14	1	2	2	-	1	1	...	12	11	1
100 to 109 percent.....	20	18	1	1	1	-	1	1	...	18	17	1
110 percent or more.....	76	72	4	4	4	-	4	3	...	68	65	3
Not reported or not computed.....	54	52	1	7	7	-	2	2	...	45	44	1
Median.....	87	87	...	...	...	-	...	...	...	88	88	...
Acquired 1970 and 1971 (part).....	55	54	1	7	7	-	3	3	...	45	44	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	283	271	12	29	29	-	17	16	...	238	226	11
1,000,000 or more.....	59	55	5	8	8	-	6	5	...	45	41	4
250,000 to 999,999.....	23	22	1	4	4	-	1	1	...	18	17	1
50,000 to 249,999.....	73	71	2	5	5	-	3	3	...	64	63	2
10,000 to 49,999.....	48	46	2	5	5	-	3	3	...	40	38	2
Less than 10,000 and rural.....	80	77	3	7	7	-	3	3	...	70	67	3
Outside SMSA's.....	98	95	3	7	7	-	4	4	...	87	84	3
10,000 or more.....	37	36	1	4	4	-	1	1	...	31	31	1
2,500 to 9,999.....	19	17	2	2	2	-	2	2	...	16	14	2
Less than 2,500 and rural.....	43	42	-	1	1	-	1	1	...	40	40	-
Number of Housing Units												
1.....	180	176	4	20	20	-	8	8	...	152	148	4
2.....	129	123	6	10	10	-	9	8	...	110	105	5
3.....	46	43	3	4	4	-	3	3	...	39	36	3
4.....	27	25	2	2	2	-	1	1	...	24	21	2
Number of Buildings												
One.....	359	347	12	35	35	-	19	19	...	304	293	11
2 to 4.....	23	20	3	1	1	-	2	2	...	20	17	3
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Manner of Acquisition												
By purchase.....	373	358	15	36	36	-	21	21	...	316	302	14
Placed one new mortgage.....	286	280	6	23	23	-	12	11	...	250	245	5
Placed two or more new mortgages.....	6	2	5	1	1	-	-	-	...	6	1	5
Assumed mortgage(s) already on property.....	57	56	1	12	12	-	8	8	...	36	35	1
Assumed mortgage already on property and placed new mortgage.....	14	10	4	-	-	-	1	1	...	13	9	4
All cash.....	10	10	-	-	-	-	-	-	...	10	10	-
Borrowed other than with mortgage.....	1	1	-	-	-	-	-	-	...	1	1	-
Other.....	-	-	-	-	-	-	-	-	...	-	-	-
Not by purchase.....	8	8	-	-	-	-	-	-	...	8	8	-
Inheritance or gift.....	8	8	-	-	-	-	-	-	...	8	8	-
Other.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Land and Building Acquisition												
During same 12-month period.....	352	338	15	34	34	-	20	20	...	298	284	14
Acquired land previously.....	10	10	-	-	-	-	-	-	...	10	10	-
Land not owned by building owner.....	1	1	-	1	1	-	-	-	...	-	-	-
Not reported.....	19	18	-	1	1	-	1	1	...	16	16	-
Year Acquired												
1969 to 1971 (part).....	117	113	3	15	15	-	7	7	...	94	91	3
1967 and 1968.....	65	61	4	5	5	-	2	2	...	58	54	4
1965 and 1966.....	53	50	3	5	5	-	1	1	...	47	44	3
1960 to 1964.....	81	79	2	7	7	-	4	4	...	70	68	2
1955 to 1959.....	29	28	1	2	2	-	4	4	...	24	22	1
1950 to 1954.....	22	20	2	1	1	-	3	3	...	18	16	2
1949 or earlier.....	14	14	-	1	1	-	-	-	...	14	14	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Year Built												
1969 and 1970 (part).....	8	8	-	3	3	-	-	-	...	6	6	-
1967 and 1968.....	13	13	-	-	-	-	-	-	...	13	13	-
1965 and 1966.....	11	11	-	3	3	-	-	-	...	9	9	-
1960 to 1964.....	18	17	2	3	3	-	1	1	...	14	12	2
1950 to 1959.....	29	27	2	4	4	-	3	3	...	22	20	2
1940 to 1949.....	23	22	1	3	3	-	2	2	...	18	17	1
1939 or earlier.....	259	249	10	16	16	-	13	13	...	229	220	9
Not reported.....	20	20	-	4	4	-	2	2	...	14	14	-

Table 2e. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Northeast**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....

Less than \$5,000.....	33	33	...
\$5,000 to \$7,499.....	25	25	...
\$7,500 to \$9,999.....	30	28	...
\$10,000 to \$12,499.....	27	27	...
\$12,500 to \$14,999.....	12	10	...
\$15,000 to \$17,499.....	7	7	...
\$17,500 to \$19,999.....	11	11	...
\$20,000 to \$24,999.....	9	9	...
\$25,000 to \$29,999.....	7	6	...
\$30,000 to \$34,999.....	4	3	...
\$35,000 to \$39,999.....	2	2	...
\$40,000 to \$49,999.....	3	3	...
\$50,000 or more.....	4	4	...
Not reported.....	6	6	...
Median.....dollars..	9,900	9,800	...

Other properties.....

**Value**

Less than \$5,000.....	13	13	-
\$5,000 to \$7,499.....	21	21	-
\$7,500 to \$9,999.....	22	22	-
\$10,000 to \$12,499.....	42	41	1
\$12,500 to \$14,999.....	25	25	-
\$15,000 to \$17,499.....	34	34	-
\$17,500 to \$19,999.....	35	35	-
\$20,000 to \$24,999.....	49	49	-
\$25,000 to \$29,999.....	39	33	6
\$30,000 to \$39,999.....	48	44	3
\$40,000 to \$49,999.....	18	16	2
\$50,000 to \$74,999.....	13	11	2
\$75,000 to \$99,999.....	1	1	-
\$100,000 or more.....	3	3	-
Not reported.....	18	18	-
Median.....dollars..	19,200	18,700	...
Mean.....dollars..	21,700	21,200	...

**Value Per Housing Unit**

Less than \$5,000.....	37	37	-
\$5,000 to \$7,499.....	55	53	2
\$7,500 to \$9,999.....	53	50	3
\$10,000 to \$12,499.....	54	53	1
\$12,500 to \$14,999.....	37	35	2
\$15,000 to \$17,499.....	30	30	-
\$17,500 to \$19,999.....	23	21	1
\$20,000 to \$24,999.....	31	30	1
\$25,000 to \$34,999.....	27	23	4
\$35,000 to \$49,999.....	13	11	1
\$50,000 or more.....	5	5	-
Not reported.....	18	18	-
Median.....dollars..	11,700	11,600	...

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	289	276	13
Less than \$50.....	27	26	1
\$50 to \$59.....	21	21	-
\$60 to \$69.....	21	21	-
\$70 to \$79.....	24	24	1
\$80 to \$89.....	25	24	1
\$90 to \$99.....	17	17	-
\$100 to \$119.....	31	30	1
\$120 to \$149.....	32	27	5
\$150 to \$174.....	22	21	-
\$175 to \$199.....	4	4	-
\$200 to \$249.....	9	8	1
\$250 to \$299.....	1	1	-
\$300 or more.....	9	8	1
No rental receipts.....	4	4	-
Not reported.....	42	40	1
Median.....dollars..	91	90	...
Mean.....dollars..	108	107	...

Acquired 1970 and 1971 (part).....

All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
			Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
201	193	...	16	16	-	12	12	...	173	165	...
181	174	...	20	20	-	9	9	...	151	145	...
33	33	...	2	2	-	1	1	...	30	30	...
25	25	...	2	2	-	-	-	...	23	23	...
30	28	...	4	4	-	2	2	...	25	22	...
27	27	...	4	4	-	2	2	...	21	20	...
12	10	...	-	-	-	1	1	...	10	10	...
7	7	...	-	-	-	1	1	...	6	6	...
11	11	...	7	7	-	1	1	...	4	4	...
9	9	...	1	1	-	1	1	...	7	7	...
7	6	...	-	-	-	1	1	...	5	5	...
4	3	...	-	-	-	-	-	...	4	3	...
2	2	...	-	-	-	-	-	...	2	2	...
3	3	...	-	-	-	-	-	...	3	3	...
4	4	...	-	-	-	-	-	...	4	4	...
6	6	...	-	-	-	-	-	...	6	6	...
9,900	9,800	...	...	...	-	...	...	...	9,500	9,300	...
201	193	...	16	16	-	12	12	...	173	165	...
13	13	-	-	-	-	1	1	...	12	12	-
21	21	-	2	2	-	1	1	...	19	19	-
22	22	-	-	-	-	-	-	...	22	22	-
42	41	1	3	3	-	2	2	...	38	37	1
25	25	-	4	4	-	2	2	...	19	19	-
34	34	-	3	3	-	2	2	...	29	29	-
35	35	-	10	10	-	1	1	...	23	23	-
49	49	-	6	6	-	2	2	...	41	41	-
39	33	6	2	2	-	6	5	...	31	25	5
48	44	3	4	4	-	2	2	...	41	38	3
18	16	2	1	1	-	1	1	...	16	14	2
13	11	2	-	-	-	-	-	...	13	11	2
1	1	-	-	-	-	-	-	...	1	1	-
3	3	-	-	-	-	-	-	...	3	3	-
18	18	-	1	1	-	-	-	...	16	16	-
19,200	18,700	...	18,900	18,900	-	...	...	...	19,100	18,500	...
21,700	21,200	...	19,400	19,400	-	...	...	...	22,000	21,400	...
37	37	-	2	2	-	4	4	...	31	31	-
55	53	2	5	5	-	2	2	...	47	46	2
53	50	3	5	5	-	3	3	...	45	42	3
54	53	1	4	4	-	1	1	...	49	48	1
37	35	2	3	3	-	5	5	...	29	27	1
30	30	-	1	1	-	1	1	...	29	29	-
23	21	1	8	8	-	-	-	...	15	13	1
31	30	1	3	3	-	3	3	...	25	24	1
27	23	4	3	3	-	2	2	...	22	18	4
13	11	1	-	-	-	-	-	...	13	11	1
5	5	-	-	-	-	-	-	...	5	5	-
18	18	-	1	1	-	-	-	...	16	16	-
11,700	11,600	...	12,900	12,900	-	...	...	...	11,600	11,500	...
289	276	13	26	26	-	15	14	...	248	236	12
27	26	1	2	2	-	2	2	...	23	22	1
21	21	-	2	2	-	1	1	...	18	17	-
21	21	-	1	1	-	-	-	...	20	20	-
24	24	1	-	-	-	1	1	...	24	23	1
25	24	1	1	1	-	2	1	...	22	22	-
17	17	-	1	1	-	1	1	...	15	15	-
31	30	1	3	3	-	2	2	...	23	24	1
32	27	5	4	4	-	1	1	...	27	22	5
22	21	-	4	4	-	1	1	...	17	16	-
4	4	-	-	-	-	1	1	...	3	3	-
9	8	1	-	-	-	-	-	...	9	8	1
1	1	-	1	1	-	-	-	...	-	-	-
9	8	1	1	1	-	-	-	...	8	7	1
4	4	-	-	-	-	-	-	...	4	4	-
42	40	1	7	7	-	2	2	...	33	31	1
91	90	...	...	...	-	...	...	...	89	87	...
108	107	...	...	...	-	...	...	...	107	105	...
55	54	1	7	7	-	3	3	...	45	44	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2e. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Purchase Price as Percent of Value												
Acquired by purchase.....	374	358	15	36	36	-	21	21	...	316	302	14
Purchase 1967 to 1971 (part).....	181	174	7	20	20	-	9	9	...	151	145	6
Less than 80 percent.....	51	49	2	5	5	-	1	1	...	45	43	2
80 to 89 percent.....	40	38	1	3	3	-	2	2	...	34	33	1
90 to 94 percent.....	16	16	-	3	3	-	1	1	...	13	12	-
95 to 99 percent.....	10	9	1	2	2	-	1	1	...	6	6	1
100 percent or more.....	56	54	3	7	7	-	3	3	...	46	44	2
Not reported.....	7	7	-	-	-	-	-	-	...	7	7	-
Median.....	88	88	...	...	...	-	...	...	...	87	87	...
Purchased 1960 to 1966.....	134	128	5	13	13	-	5	5	...	116	111	5
Less than 60 percent.....	30	28	2	3	3	-	-	-	...	27	25	2
60 to 79 percent.....	39	36	3	3	3	-	2	2	...	34	31	3
80 to 89 percent.....	19	19	-	4	4	-	1	1	...	14	14	-
90 to 99 percent.....	14	14	-	1	1	-	-	-	...	13	13	-
100 percent or more.....	15	15	-	1	1	-	-	-	...	14	14	-
Not reported.....	17	17	-	1	1	-	1	1	...	14	14	-
Median.....	74	75	...	...	...	-	...	...	...	74	75	...
Purchased 1959 or earlier.....	59	56	3	3	3	-	7	7	...	49	46	3
Less than 40 percent.....	7	6	1	-	-	-	-	-	...	7	6	1
40 to 59 percent.....	14	13	1	-	-	-	2	2	...	12	12	1
60 to 79 percent.....	20	19	1	1	1	-	4	4	...	16	15	1
80 to 99 percent.....	9	9	-	2	2	-	1	1	...	6	6	-
100 percent or more.....	6	6	-	1	1	-	-	-	...	5	5	-
Not reported.....	3	3	-	-	-	-	-	-	...	3	3	-
Median.....	66	67	...	...	...	-	...	...	...	64	65	...
Not acquired by purchase.....	9	9	-	-	-	-	-	-	...	9	9	-
Rental Receipts as Percent of Value												
Acquired before 1970 <sup>1</sup> .....	289	276	13	26	26	-	15	14	...	248	236	12
Less than 5 percent.....	14	14	-	-	-	-	-	-	...	14	14	-
5 to 9 percent.....	80	74	6	4	4	-	4	3	...	72	66	6
10 to 14 percent.....	85	83	2	8	8	-	7	7	...	70	68	2
15 to 19 percent.....	31	29	2	3	3	-	1	1	...	27	24	2
20 to 24 percent.....	14	13	1	1	1	-	-	-	...	13	12	1
25 to 29 percent.....	6	6	-	1	1	-	-	-	...	5	5	-
30 to 39 percent.....	2	2	-	1	1	-	-	-	...	1	1	-
40 percent or more.....	2	2	-	-	-	-	-	-	...	2	2	-
Not reported or not computed.....	55	53	1	8	8	-	2	2	...	45	43	1
Median.....	11	11	...	...	...	-	...	...	...	11	11	...
Acquired 1970 and 1971 (part).....	55	54	1	7	7	-	3	3	...	45	44	1
Rental Vacancy Losses as Percent of Potential Receipts												
Acquired before 1970 <sup>1</sup> .....	289	276	13	26	26	-	15	14	...	248	236	12
Less than 1.0 percent.....	128	122	6	10	10	-	7	7	...	111	105	6
1.0 to 2.9 percent.....	4	3	-	-	-	-	-	-	...	4	3	-
3.0 to 4.9 percent.....	6	6	-	1	1	-	-	-	...	6	6	-
5.0 to 6.9 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
7.0 to 8.9 percent.....	6	6	-	1	1	-	1	1	...	4	4	-
9.0 to 10.9 percent.....	3	3	-	-	-	-	1	1	...	2	2	-
11.0 to 12.9 percent.....	1	1	-	-	-	-	-	-	...	1	1	-
13.0 to 14.9 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
15 percent or more.....	26	24	2	2	2	-	1	-	...	22	21	1
Not reported or not computed.....	106	102	4	12	12	-	5	5	...	89	86	4
Median.....	0.7	0.7	...	...	...	-	...	...	...	0.7	0.7	...
Acquired 1970 and 1971 (part).....	55	54	1	7	7	-	3	3	...	45	44	1
OWNER CHARACTERISTICS												
Type of Owner												
Individual.....	325	316	11	35	35	-	18	17	...	273	263	10
Partnership.....	18	18	1	-	-	-	1	1	...	18	17	1
Real estate corporation.....	19	16	3	-	-	-	-	-	...	19	16	3
Real estate investment trust.....	3	2	1	-	-	-	1	1	...	2	2	1
Financial institution.....	1	1	-	-	-	-	-	-	...	1	1	-
Housing cooperative organization.....	-	-	-	-	-	-	-	-	...	-	-	-
Other.....	12	12	-	-	-	-	1	1	...	11	11	-
Not reported.....	1	1	-	-	-	-	1	1	...	-	-	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1f. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,829	1,094	735	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	491	141	351
Inside SMSA's.....	1,085	579	506	Less than \$5,000.....	109	60	49
1,000,000 or more.....	100	61	39	\$5,000 to \$7,499.....	86	28	58
250,000 to 999,999.....	250	132	118	\$7,500 to \$9,999.....	81	16	65
50,000 to 249,999.....	302	160	142	\$10,000 to \$12,499.....	46	5	41
10,000 to 49,999.....	202	90	112	\$12,500 to \$14,999.....	52	6	46
Less than 10,000 and rural.....	231	136	95	\$15,000 to \$17,499.....	30	6	25
Outside SMSA's.....	745	516	229	\$17,500 to \$19,999.....	26	7	18
10,000 or more.....	228	126	102	\$20,000 to \$24,999.....	28	4	24
2,500 to 9,999.....	193	132	61	\$25,000 to \$29,999.....	9	3	6
Less than 2,500 and rural.....	324	258	66	\$30,000 to \$34,999.....	4	-	4
Number of Housing Units				\$35,000 to \$39,999.....	5	1	4
1.....	1,378	854	523	\$40,000 to \$49,999.....	4	1	3
2.....	308	171	138	\$50,000 or more.....	6	-	6
3.....	74	38	37	Not reported.....	6	3	2
4.....	69	31	38	Median.....dollars..	9,000	5,800	10,100
Number of Buildings				Other properties.....dollars..	1,338	954	385
1.....	1,756	1,057	699	Value			
2 to 4.....	73	38	36	Less than \$5,000.....	209	189	20
Not reported.....	-	-	-	\$5,000 to \$7,499.....	244	182	62
Manner of Acquisition				\$7,500 to \$9,999.....	222	139	83
By purchase.....	1,567	844	723	\$10,000 to \$12,499.....	292	167	125
Placed one new mortgage.....	852	299	552	\$12,500 to \$14,999.....	135	71	64
Placed two or more new mortgages.....	18	6	12	\$15,000 to \$17,499.....	156	82	73
Assumed mortgage(s) already on property.....	168	32	136	\$17,500 to \$19,999.....	104	44	60
Assumed mortgage already on property and placed new mortgage.....	12	4	8	\$20,000 to \$24,999.....	146	63	82
All cash.....	447	437	11	\$25,000 to \$29,999.....	87	32	55
Borrowed other than with mortgage.....	57	54	3	\$30,000 to \$39,999.....	72	29	43
Other.....	13	12	1	\$40,000 to \$49,999.....	28	10	18
Not by purchase.....	249	238	11	\$50,000 to \$74,999.....	16	6	10
Inheritance or gift.....	240	230	11	\$75,000 to \$99,999.....	6	1	5
Other.....	8	8	-	\$100,000 or more.....	2	-	2
Not reported.....	14	13	1	Not reported.....	112	79	33
Land and Building Acquisition				Median.....dollars..	11,500	9,900	14,800
During same 12-month period.....	1,646	979	666	Mean.....dollars..	13,800	11,300	17,400
Acquired land previously.....	93	74	19	Value Per Housing Unit			
Land not owned by building owner.....	5	2	3	Less than \$5,000.....	305	249	56
Not reported.....	86	39	47	\$5,000 to \$7,499.....	333	226	107
Year Property Acquired				\$7,500 to \$9,999.....	261	153	108
1969 to 1971 (part).....	368	144	223	\$10,000 to \$12,499.....	271	156	115
1967 and 1968.....	214	84	130	\$12,500 to \$14,999.....	137	66	71
1965 and 1966.....	177	78	99	\$15,000 to \$17,499.....	125	57	68
1960 to 1964.....	345	194	150	\$17,500 to \$19,999.....	82	31	51
1955 to 1959.....	256	180	76	\$20,000 to \$24,999.....	105	40	65
1950 to 1954.....	155	121	34	\$25,000 to \$34,999.....	69	31	39
1949 or earlier.....	315	292	23	\$35,000 to \$49,999.....	20	4	15
Not reported.....	-	-	-	\$50,000 or more.....	10	3	7
Year Built				Not reported.....	112	79	33
1969 and 1970 (part).....	9	-	9	Median.....dollars..	9,600	8,000	11,700
1967 and 1968.....	21	6	16	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	25	8	17	Acquired before 1970 <sup>1</sup> .....	1,330	798	532
1960 to 1964.....	70	20	50	Less than \$50.....	263	208	55
1950 to 1959.....	266	124	142	\$50 to \$59.....	113	77	35
1940 to 1949.....	183	106	77	\$60 to \$69.....	147	98	49
1939 or earlier.....	1,203	806	398	\$70 to \$79.....	140	89	52
Not reported.....	52	25	27	\$80 to \$89.....dollars..	96	51	45
				\$90 to \$99.....dollars..	64	32	32
				\$100 to \$119.....	130	60	70
				\$120 to \$149.....	118	52	66
				\$150 to \$174.....	45	19	26
				\$175 to \$199.....	19	6	13
				\$200 to \$249.....	19	6	13
				\$250 to \$299.....	3	2	2
				\$300 or more.....	11	3	8
				No rental receipts.....	32	29	3
				Not reported.....	130	67	63
				Median.....dollars..	74	66	89
				Mean.....dollars..	83	73	99
				Acquired 1970 and 1971 (part).....	143	40	103

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1f. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	1,567	844	724	Acquired before 1970.....	1,600	1,004	596
Purchased 1967 to 1971 (part).....	491	141	351	Less than \$10.....	96	73	23
Less than 80 percent.....	130	53	76	\$10 to \$14.....	222	141	81
80 to 89 percent.....	101	15	86	\$15 to \$19.....	268	159	109
90 to 94 percent.....	59	14	44	\$20 to \$24.....	223	106	117
95 to 99 percent.....	29	5	24	\$25 to \$29.....	201	127	74
100 percent or more.....	164	50	114	\$30 to \$39.....	192	115	78
Not reported.....	8	3	5	\$40 to \$49.....	92	63	28
Median.....	91	90	91	\$50 to \$59.....	33	26	7
Purchased 1960 to 1966.....	446	201	245	\$60 or more.....	44	30	15
Less than 60 percent.....	84	55	29	Not reported or not computed.....	228	164	65
60 to 79 percent.....	108	43	65	Median.....dollars..	22	22	22
80 to 89 percent.....	94	28	66	Acquired 1970 and 1971 (part).....	229	90	139
90 to 99 percent.....	42	16	26				
100 percent or more.....	80	44	36				
Not reported.....	38	15	23				
Median.....	81	78	83				
Purchased 1959 or earlier.....	630	502	128				
Less than 40 percent.....	106	99	7				
40 to 59 percent.....	127	110	17				
60 to 79 percent.....	144	112	31				
80 to 99 percent.....	93	52	41				
100 percent or more.....	73	57	16				
Not reported.....	87	72	15				
Median.....	65	61	81				
Not acquired by purchase.....	262	251	12				
Rental Receipts as Percent of Value				Real Estate Tax as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	1,330	798	532	Acquired before 1970 <sup>1</sup> .....	1,330	798	532
Less than 5 percent.....	73	47	26	Less than 5 percent.....	11	9	2
5 to 9 percent.....	403	237	166	5 to 9 percent.....	78	47	31
10 to 14 percent.....	415	230	185	10 to 14 percent.....	189	120	70
15 to 19 percent.....	123	84	39	15 to 19 percent.....	215	120	95
20 to 24 percent.....	49	30	19	20 to 24 percent.....	166	95	71
25 to 29 percent.....	14	8	6	25 to 29 percent.....	136	81	54
30 to 39 percent.....	18	14	4	30 to 34 percent.....	101	57	44
40 percent or more.....	10	10	-	35 to 39 percent.....	54	30	24
Not reported or not computed.....	223	137	87	40 percent or more.....	169	102	67
Median.....	10	10	10	Not reported or not computed.....	211	136	74
Acquired 1970 and 1971 (part).....	143	40	103	Median.....	22	21	22
				Acquired 1970 and 1971 (part).....	143	40	103
Rental Vacancy Losses as Percent of Potential Receipts				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	1,330	798	532	Acquired before 1970 <sup>1</sup> .....	1,330	798	532
Less than 1.0 percent.....	607	385	222	Less than 20 percent.....	170	170	-
1.0 to 2.9 percent.....	8	3	4	20 to 29 percent.....	226	222	4
3.0 to 4.9 percent.....	24	15	9	30 to 39 percent.....	134	129	6
5.0 to 6.9 percent.....	11	4	7	40 to 49 percent.....	69	53	17
7.0 to 8.9 percent.....	33	15	17	50 to 59 percent.....	59	30	29
9.0 to 10.9 percent.....	17	11	6	60 to 69 percent.....	55	23	32
11.0 to 12.9 percent.....	14	10	4	70 to 79 percent.....	64	10	54
13.0 to 14.9 percent.....	15	6	9	80 to 89 percent.....	84	10	74
15 percent or more.....	175	99	75	90 to 99 percent.....	55	1	54
Not reported or not computed.....	428	249	179	100 to 109 percent.....	45	7	39
Median.....	0.7	0.7	0.8	110 percent or more.....	166	12	154
Acquired 1970 and 1971 (part).....	143	40	103	Not reported or not computed.....	202	131	71
				Median.....	44	27	93
RECURRING EXPENSES				Acquired 1970 and 1971 (part).....	143	40	103
Real Estate Tax Per Housing Unit				OWNER CHARACTERISTICS			
Acquired before 1970.....	1,600	1,004	596	Type of Owner			
Less than \$100.....	378	304	73	Individual.....	1,632	981	651
\$100 to \$199.....	458	305	154	Partnership.....	54	23	30
\$200 to \$299.....	272	160	113	Real estate corporation.....	40	13	28
\$300 to \$349.....	104	53	52	Real estate investment trust.....	3	1	2
\$350 to \$399.....	62	27	35	Financial institution.....	7	4	3
\$400 to \$449.....	67	30	38	Housing cooperative organization.....	-	-	-
\$450 to \$499.....	35	12	23	Other.....	82	65	17
\$500 to \$549.....	26	16	11	Not reported.....	12	9	3
\$550 to \$599.....	25	11	14				
\$600 to \$699.....	31	11	20				
\$700 to \$799.....	19	6	13				
\$800 or more.....	40	13	27				
Not reported.....	82	58	24				
Median.....dollars..	183	155	252				
Acquired 1970 and 1971 (part).....	229	90	139				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	735	722	13	85	83	2	44	44	-	606	595	11
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	722	722	-	83	83	...	44	44	-	595	595	-
2.....	13	-	13	2	-	...	-	-	-	11	-	11
3 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	648	636	12	85	83	...	44	44	-	519	509	10
Contract to purchase.....	87	86	1	-	-	...	-	-	-	87	86	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	464	456	8	48	48	...	20	20	-	396	388	8
Mortgage assumed at time property acquired.....	133	129	5	35	33	...	24	24	-	74	71	3
Mortgage placed later than acquisition of property.....	138	138	-	2	2	...	-	-	-	136	136	-
Refinanced mortgage: Same lender.....	66	66	-	1	1	...	-	-	-	64	64	-
Different lender.....	17	17	-	1	1	...	-	-	-	16	16	-
Mortgage placed on a property owned free and clear of debt.....	55	55	-	-	-	...	-	-	-	55	55	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	138	138	-	...	...	...	-	-	-	136	136	-
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	6	6	-	...	...	...	-	-	-	6	6	-
Secure better terms.....	18	18	-	...	...	...	-	-	-	16	16	-
Provide funds for additions, improvements, or repairs to this property.....	20	20	-	...	...	...	-	-	-	20	20	-
Provide funds for investment in other real estate.....	44	44	-	...	...	...	-	-	-	44	44	-
Provide funds for other types of investments.....	4	4	-	...	...	...	-	-	-	4	4	-
Provide funds for educational or medical expenses.....	6	6	-	...	...	...	-	-	-	6	6	-
Other reasons.....	17	17	-	...	...	...	-	-	-	17	17	-
Not reported.....	23	23	-	...	...	...	-	-	-	23	23	-
Other properties.....	597	584	13	83	81	...	44	44	-	470	459	11
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	262	258	4	30	29	...	14	14	-	218	215	4
1967 and 1968.....	149	147	2	13	13	...	5	5	-	131	129	2
1965 and 1966.....	116	115	2	11	11	...	6	6	-	99	97	2
1960 to 1964.....	139	135	3	13	13	...	7	7	-	118	115	3
1955 to 1959.....	49	49	-	11	11	...	7	7	-	31	31	-
1950 to 1954.....	19	18	1	7	6	...	5	5	-	7	7	-
1949 or earlier.....	1	1	-	-	-	...	-	-	-	1	1	-
First Mortgage Loan												
Less than \$5,000.....	109	108	1	4	4	...	1	1	-	104	102	1
\$5,000 to \$7,499.....	124	123	2	9	8	...	5	5	-	110	110	-
\$7,500 to \$9,999.....	123	123	-	13	13	...	8	8	-	101	101	-
\$10,000 to \$12,499.....	119	115	3	25	25	...	10	10	-	84	80	3
\$12,500 to \$14,999.....	84	84	-	17	17	...	14	14	-	53	53	-
\$15,000 to \$17,499.....	71	70	1	8	8	...	3	3	-	60	59	1
\$17,500 to \$19,999.....	27	26	2	3	3	...	3	3	-	21	20	1
\$20,000 to \$24,999.....	33	33	0	4	4	...	-	-	-	30	29	-
\$25,000 to \$29,999.....	19	16	3	-	-	...	-	-	-	18	15	3
\$30,000 to \$39,999.....	14	14	1	-	-	...	-	-	-	14	14	1
\$40,000 to \$49,999.....	5	5	-	-	-	...	-	-	-	5	5	-
\$50,000 to \$74,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$75,000 to \$99,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	10,200	10,100	...	11,500	11,500	...	12,000	12,000	-	9,600	9,500	...
Mean.....dollars..	11,700	11,600	...	11,700	11,700	...	11,800	11,800	-	11,700	11,600	...



Table 2f. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	250	247	3	16	14	...	7	7	-	227	225	2
\$5,000 to \$7,499.....	136	135	-	12	12	...	11	11	-	113	112	-
\$7,500 to \$9,999.....	93	90	3	11	11	...	4	4	-	78	75	3
\$10,000 to \$12,499.....	81	80	1	20	20	...	5	5	-	55	54	1
\$12,500 to \$14,999.....	65	65	-	15	15	...	10	10	-	40	40	-
\$15,000 to \$17,499.....	43	42	1	6	6	...	6	6	-	31	30	1
\$17,500 to \$19,999.....	20	19	-	3	3	...	-	-	-	16	16	-
\$20,000 to \$24,999.....	23	20	3	2	2	...	-	-	-	21	19	3
\$25,000 to \$29,999.....	9	9	-	-	-	...	-	-	-	9	9	-
\$30,000 to \$39,999.....	8	7	1	-	-	...	-	-	-	8	7	1
\$40,000 to \$49,999.....	6	6	-	-	-	...	-	-	-	6	6	-
\$50,000 to \$74,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	7,100	7,100	...	10,300	10,400	...	9,800	9,800	-	6,600	6,600	...
Mean.....dollars..	8,900	8,800	...	9,900	10,000	...	9,600	9,600	-	8,700	8,600	...

Total Mortgage Outstanding Debt

Less than \$5,000.....	250	247	3	16	14	...	7	7	-	227	225	2
\$5,000 to \$7,499.....	136	135	-	12	12	...	11	11	-	113	112	-
\$7,500 to \$9,999.....	90	90	-	11	11	...	4	4	-	75	75	-
\$10,000 to \$12,499.....	81	80	1	20	20	...	5	5	-	56	54	1
\$12,500 to \$14,999.....	67	65	2	15	15	...	10	10	-	41	40	2
\$15,000 to \$17,499.....	42	42	1	6	6	...	6	6	-	31	30	1
\$17,500 to \$19,999.....	19	19	-	3	3	...	-	-	-	16	16	-
\$20,000 to \$24,999.....	21	20	-	2	2	...	-	-	-	19	19	-
\$25,000 to \$29,999.....	10	9	2	-	-	...	-	-	-	10	9	2
\$30,000 to \$39,999.....	10	7	3	-	-	...	-	-	-	10	7	3
\$40,000 to \$49,999.....	6	6	-	-	-	...	-	-	-	6	6	-
\$50,000 to \$74,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	7,100	7,100	...	10,300	10,400	...	9,800	9,800	-	6,600	6,600	...
Mean.....dollars..	9,000	8,800	...	9,900	10,000	...	9,600	9,600	-	8,800	8,600	...

Interest Rate on First Mortgage

Less than 5.0 percent.....	52	50	1	18	17	...	18	18	-	16	16	-
5.0 percent.....	17	17	-	3	3	...	-	-	-	14	14	-
5.1 to 5.9 percent.....	112	107	5	36	36	...	14	14	-	62	57	5
6.0 percent.....	164	162	2	6	5	...	10	10	-	148	147	1
6.1 to 6.4 percent.....	23	23	-	-	-	...	-	-	-	23	23	-
6.5 to 6.9 percent.....	106	105	1	5	5	...	-	-	-	102	100	1
7.0 percent.....	107	105	2	2	2	...	-	-	-	105	103	2
7.1 to 7.4 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
7.5 to 7.9 percent.....	59	59	-	9	9	...	3	3	-	48	47	-
8.0 percent.....	55	53	1	-	-	...	-	-	-	55	53	1
8.1 to 8.4 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
8.5 to 8.9 percent.....	20	20	-	6	6	...	-	-	-	14	14	-
9.0 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
9.1 to 9.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
10.0 percent or more.....	3	3	-	-	-	...	-	-	-	3	3	-
Median.....	6.6	6.6	...	5.6	5.6	...	5.4	5.4	-	6.8	6.8	...

Term of First Mortgage

Less than 8 years.....	64	63	1	-	-	...	-	-	-	64	63	1
8 to 12 years.....	172	171	1	-	-	...	-	-	-	172	171	1
13 to 17 years.....	144	142	2	1	1	...	2	2	-	141	139	2
18 to 22 years.....	148	146	2	9	9	...	1	1	-	137	135	2
23 to 27 years.....	103	98	5	29	27	...	14	14	-	61	57	3
28 to 32 years.....	75	73	1	40	40	...	27	27	-	8	6	1
33 to 37 years.....	5	5	-	4	4	...	-	-	-	1	1	-
38 years or more.....	3	3	-	1	1	...	-	-	-	1	1	-
No stated term.....	21	21	-	-	-	...	-	-	-	21	21	-
Median.....	17.1	17.1	...	28.3	28.4	...	28.9	28.9	-	14.9	14.9	...

Holder of First Mortgage

Commercial bank or trust company.....	163	160	4	11	10	...	8	8	-	144	142	2
Mutual savings bank.....	22	22	-	11	11	...	8	8	-	3	3	-
Savings and loan association.....	327	321	6	22	22	...	12	12	-	292	287	6
Life insurance company.....	35	35	-	17	17	...	9	9	-	8	8	-
Mortgage company.....	5	4	-	-	-	...	1	1	-	3	3	-
Federal agency.....	23	23	-	8	8	...	3	3	-	13	13	-
Federal National Mortgage Association.....	14	14	-	13	13	...	1	1	-	-	-	-
Real estate or construction company.....	4	4	-	-	-	...	-	-	-	4	4	-
Individual or individual's estate.....	124	122	2	-	-	...	-	-	-	124	122	2
Other.....	18	18	-	3	3	...	1	1	-	13	13	-

Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in North Central region.....	735	722	13	85	83	...	44	44	-	606	595	11
Lender in Northeast.....	44	44	-	22	22	...	16	16	-	6	6	-
Lender in North Central.....	633	620	13	41	39	...	22	22	-	570	559	11
Lender in South.....	52	52	-	21	21	...	7	7	-	24	24	-
Lender in West.....	5	5	-	1	1	...	-	-	-	4	4	-
Lender outside United States.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	1	1	-	-	-	...	-	-	-	1	1	-
Property in South region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Servicing of First Mortgage**

Holder.....	610	598	11	34	32	...	17	17	-	558	549	10
Agent.....	125	124	1	51	51	...	27	27	-	48	46	1

**Holder's Acquisition of First Mortgage**

Originated by holder.....	608	598	10	34	34	...	20	20	-	553	543	10
Purchased from present servicer.....	70	70	-	37	37	...	17	17	-	15	15	-
Purchased from someone else.....	45	42	3	12	11	...	7	7	-	26	25	1
Not reported.....	13	13	-	1	1	...	-	-	-	11	11	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	595	582	13	83	81	...	44	44	-	468	457	11
Less than 40 percent.....	7	7	-	-	-	...	1	1	-	5	5	-
40 to 49 percent.....	11	10	-	1	1	...	-	-	-	9	9	-
50 to 59 percent.....	29	28	1	1	1	...	-	-	-	28	27	1
60 to 69 percent.....	79	76	3	6	6	...	-	-	-	72	70	3
70 to 79 percent.....	117	113	4	8	8	...	7	7	-	102	98	4
80 to 89 percent.....	125	122	2	12	12	...	16	16	-	97	95	2
90 to 94 percent.....	71	71	-	19	19	...	6	6	-	46	46	-
95 to 99 percent.....	50	50	-	19	19	...	7	7	-	24	24	-
100 percent or more.....	94	94	-	13	13	...	7	7	-	74	74	-
Not reported.....	13	11	2	3	1	...	-	-	-	10	10	-
Median.....	83	84	...	92	92	...	88	88	-	81	81	...
Other properties.....	140	140	-	2	2	...	-	-	-	138	138	-

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	595	582	13	83	81	...	44	44	-	468	457	11
Less than 40 percent.....	7	7	-	-	-	...	1	1	-	5	5	-
40 to 49 percent.....	10	10	-	1	1	...	-	-	-	9	9	-
50 to 59 percent.....	28	28	-	1	1	...	-	-	-	27	27	-
60 to 69 percent.....	77	76	1	6	6	...	-	-	-	71	70	1
70 to 79 percent.....	114	113	1	8	8	...	7	7	-	98	98	1
80 to 89 percent.....	122	122	-	12	12	...	16	16	-	95	95	-
90 to 94 percent.....	74	71	3	19	19	...	6	6	-	48	46	2
95 to 99 percent.....	52	50	2	19	19	...	7	7	-	26	24	2
100 percent or more.....	98	94	5	13	13	...	7	7	-	79	74	5
Not reported.....	13	11	2	3	1	...	-	-	-	10	10	-
Median.....	84	84	...	92	92	...	88	88	-	81	81	...
Other properties.....	140	140	-	2	2	...	-	-	-	138	138	-



Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	81	79	2	4	3	...	4	4	-	73	72	-
20 to 29 percent.....	62	62	-	3	3	...	-	-	-	59	59	-
30 to 39 percent.....	96	96	1	8	8	...	5	5	-	84	83	1
40 to 49 percent.....	78	74	4	6	6	...	6	6	-	67	63	4
50 to 59 percent.....	109	106	3	11	11	...	5	5	-	93	90	3
60 to 69 percent.....	101	100	2	11	11	...	5	5	-	85	83	2
70 to 79 percent.....	80	79	1	13	12	...	9	9	-	58	58	1
80 to 89 percent.....	47	47	-	10	10	...	8	8	-	29	29	-
90 to 99 percent.....	38	38	-	12	12	...	2	2	-	24	24	-
100 percent or more.....	8	8	-	3	3	...	-	-	-	5	5	-
Not reported.....	33	33	1	3	3	...	-	-	-	31	30	1
Median.....	53	53	...	67	67	...	64	64	-	50	50	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	81	79	2	4	3	...	4	4	-	73	72	-
20 to 29 percent.....	62	62	-	3	3	...	-	-	-	59	59	-
30 to 39 percent.....	96	96	1	8	8	...	5	5	-	84	83	1
40 to 49 percent.....	74	74	-	6	6	...	6	6	-	63	63	-
50 to 59 percent.....	107	106	1	11	11	...	5	5	-	91	90	1
60 to 69 percent.....	100	100	-	11	11	...	5	5	-	83	83	-
70 to 79 percent.....	85	79	6	12	12	...	9	9	-	63	58	6
80 to 89 percent.....	49	47	2	10	10	...	8	8	-	31	29	2
90 to 99 percent.....	38	38	-	12	12	...	2	2	-	24	24	-
100 percent or more.....	8	8	-	3	3	...	-	-	-	5	5	-
Not reported.....	33	33	1	3	3	...	-	-	-	31	30	1
Median.....	53	53	...	67	67	...	64	64	-	51	50	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	732	719	13	85	83	...	44	44	-	603	592	11
Interest and principal.....	718	705	13	85	83	...	44	44	-	589	578	11
Fully amortized.....	658	648	9	85	83	...	44	44	-	528	521	7
Partially amortized.....	61	57	4	-	-	...	-	-	-	61	57	4
Principal only.....	6	6	-	-	-	...	-	-	-	6	6	-
Fully amortized.....	4	4	-	-	-	...	-	-	-	4	4	-
Partially amortized.....	1	1	-	-	-	...	-	-	-	1	1	-
Interest only.....	8	8	-	-	-	...	-	-	-	8	8	-
No regular payment required.....	3	3	-	-	-	...	-	-	-	3	3	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	718	705	13	85	83	...	44	44	-	589	578	11
Real estate taxes and property insurance.....	282	277	5	85	83	...	37	37	-	160	157	3
With no other items.....	170	167	3	1	1	...	33	33	-	136	133	3
With other items.....	112	109	3	84	82	...	4	4	-	24	24	1
Real estate taxes only.....	71	70	1	-	-	...	4	4	-	67	66	1
Property insurance only.....	9	9	-	-	-	...	-	-	-	9	9	-
Other combinations or no other items.....	356	349	7	-	-	...	3	3	-	353	346	7
No regular payments of interest and principal...	17	17	-	-	-	...	-	-	-	17	17	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	732	719	13	85	83	...	44	44	-	603	592	11
Less than \$50.....	208	203	5	24	22	...	8	8	-	177	173	3
\$50 to \$59.....	108	107	1	12	12	...	10	10	-	86	85	1
\$60 to \$69.....	97	95	1	14	14	...	3	3	-	80	78	1
\$70 to \$79.....	65	65	-	9	9	...	4	4	-	52	52	-
\$80 to \$89.....	45	45	-	5	5	...	7	7	-	33	33	-
\$90 to \$99.....	45	44	1	11	11	...	7	7	-	27	26	1
\$100 to \$119.....	74	73	1	7	7	...	5	5	-	62	61	1
\$120 to \$149.....	40	40	-	3	3	...	-	-	-	37	37	-
\$150 to \$174.....	18	16	3	-	-	...	-	-	-	18	16	3
\$175 to \$199.....	7	7	-	-	-	...	-	-	-	7	7	-
\$200 to \$249.....	11	11	-	-	-	...	-	-	-	11	11	-
\$250 to \$299.....	4	4	-	-	-	...	-	-	-	4	4	-
\$300 or more.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....dollars..	65	65	...	64	65	...	72	72	-	64	64	...
Mean.....dollars..	78	78	...	68	69	...	71	71	-	80	80	...
No regular payments required.....	3	3	-	-	-	...	-	-	-	3	3	-

Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**North Central**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	732	719	13	85	83	...	44	44	-	603	592	11
Less than \$70.....	410	405	5	50	48	...	21	21	-	339	336	3
\$70 to \$79.....	65	65	1	9	9	...	4	4	-	52	52	1
\$80 to \$89.....	45	45	-	5	5	...	7	7	-	33	33	-
\$90 to \$99.....	46	44	2	11	11	...	7	7	-	28	26	2
\$100 to \$119.....	73	73	-	7	7	...	5	5	-	61	61	-
\$120 to \$149.....	40	40	-	3	3	...	-	-	-	37	37	-
\$150 to \$174.....	16	16	1	-	-	...	-	-	-	16	16	1
\$175 to \$199.....	7	7	-	-	-	...	-	-	-	7	7	-
\$200 to \$249.....	13	11	1	-	-	...	-	-	-	13	11	1
\$250 to \$299.....	7	4	3	-	-	...	-	-	-	7	4	3
\$300 or more.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....dollars..	62	62	...	59	60	...	72	72	-	62	61	...
Mean.....dollars..	79	78	...	68	69	...	71	71	-	81	80	...
No regular payments required.....	3	3	-	-	-	...	-	-	-	3	3	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	670	659	10	80	78	...	43	43	-	547	539	9
Delinquent (30 days or more).....	54	51	3	4	4	...	1	1	-	49	46	3
1 to 3 payments.....	39	36	2	3	3	...	-	-	-	36	34	2
4 or more payments.....	15	15	-	1	1	...	1	1	-	13	12	-
Foreclosure in process.....	7	7	-	1	1	...	1	1	-	4	4	-
Foreclosure not in process.....	8	8	-	-	-	...	-	-	-	8	8	-
Not reported.....	9	9	-	1	1	...	-	-	-	7	7	-
No regular payments required.....	3	3	-	-	-	...	-	-	-	3	3	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	596	585	12	65	63	...	39	39	-	493	483	10
Less than \$100.....	73	69	4	2	2	...	-	-	-	72	67	4
\$100 to \$199.....	154	153	-	7	7	...	6	6	-	140	140	-
\$200 to \$299.....	113	111	2	19	17	...	9	9	-	85	85	1
\$300 to \$349.....	52	51	-	11	11	...	3	3	-	38	38	-
\$350 to \$399.....	35	34	1	5	5	...	7	7	-	23	22	1
\$400 to \$449.....	38	38	-	6	6	...	5	5	-	27	27	-
\$450 to \$499.....	23	23	-	7	7	...	1	1	-	15	15	-
\$500 to \$549.....	11	11	-	1	1	...	1	1	-	9	9	-
\$550 to \$599.....	14	14	-	1	1	...	3	3	-	11	11	-
\$600 to \$699.....	29	20	-	3	3	...	1	1	-	16	16	-
\$700 to \$799.....	13	13	-	3	3	...	-	-	-	10	10	-
\$800 or more.....	27	24	3	2	2	...	1	1	-	24	21	3
Not reported.....	24	24	-	-	-	...	1	1	-	23	22	-
Median.....dollars..	252	252	...	320	323	...	357	357	-	227	227	...
Acquired 1970 and 1971 (part).....	139	138	1	20	20	...	6	6	-	113	112	1

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	532	523	9	57	55	...	32	32	-	444	436	7
Less than 20 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
20 to 29 percent.....	13	13	-	1	1	...	1	1	-	11	11	-
30 to 39 percent.....	39	37	2	9	7	...	1	1	-	29	29	-
40 to 49 percent.....	61	58	3	11	11	...	5	5	-	45	42	3
50 to 59 percent.....	80	79	1	9	9	...	11	11	-	60	59	1
60 to 69 percent.....	73	73	-	10	10	...	5	5	-	58	57	-
70 to 79 percent.....	47	47	-	3	3	...	3	3	-	41	41	-
80 to 89 percent.....	33	33	-	1	1	...	-	-	-	32	32	-
90 to 99 percent.....	22	22	-	3	3	...	-	-	-	19	19	-
100 percent or more.....	90	90	-	4	4	...	3	3	-	83	83	-
Not reported or not computed.....	65	63	3	6	6	...	3	3	-	57	54	3
Median.....	64	64	...	54	55	...	...	...	-	66	67	...
Other properties.....	103	101	1	15	15	...	3	3	-	85	84	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	532	523	9	57	55	...	32	32	-	444	436	7
Less than 20 percent.....	8	8	-	-	-	...	-	-	-	8	8	-
20 to 29 percent.....	13	13	0	1	1	...	1	1	-	11	11	-
30 to 39 percent.....	37	37	-	7	7	...	1	1	-	29	29	-
40 to 49 percent.....	60	58	2	13	11	...	5	5	-	42	42	-
50 to 59 percent.....	80	79	1	9	9	...	11	11	-	60	59	1
60 to 69 percent.....	74	73	1	10	10	...	5	5	-	58	57	1
70 to 79 percent.....	48	47	1	3	3	...	3	3	-	42	41	1
80 to 89 percent.....	33	33	-	1	1	...	-	-	-	32	32	-
90 to 99 percent.....	23	22	-	3	3	...	-	-	-	20	19	-
100 percent or more.....	91	90	1	4	4	...	3	3	-	84	83	1
Not reported or not computed.....	65	63	3	6	6	...	3	3	-	57	54	3
Median.....	64	64	...	54	55	...	...	...	-	67	67	...
Other properties.....	103	101	1	15	15	...	3	3	-	85	84	1
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	596	585	12	65	63	...	39	39	-	493	483	10
Less than \$10.....	23	23	-	-	-	...	-	-	-	22	22	-
\$10 to \$14.....	81	81	-	1	1	...	4	4	-	76	76	-
\$15 to \$19.....	109	108	1	17	17	...	8	8	-	84	83	1
\$20 to \$24.....	117	114	3	15	13	...	6	6	-	96	94	2
\$25 to \$29.....	74	72	1	10	10	...	9	9	-	55	54	1
\$30 to \$39.....	78	76	1	14	13	...	10	10	-	54	54	1
\$40 to \$49.....	28	28	-	4	4	...	-	-	-	24	24	-
\$50 to \$59.....	7	7	-	-	-	...	-	-	-	7	7	-
\$60 or more.....	15	15	-	1	1	...	1	1	-	13	13	-
Not reported or not computed.....	65	61	4	3	3	...	1	1	-	61	57	4
Median.....dollars..	22	22	...	24	24	...	25	25	-	21	21	...
Acquired 1970 and 1971 (part).....	139	138	1	20	20	...	6	6	-	113	112	1
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	532	523	9	57	55	...	32	32	-	444	436	7
Less than 5 percent.....	2	1	-	-	-	...	-	-	-	2	1	-
5 to 9 percent.....	31	30	1	2	2	...	-	-	-	29	29	1
10 to 14 percent.....	70	70	-	6	6	...	2	2	-	62	62	-
15 to 19 percent.....	95	94	1	12	12	...	4	4	-	80	78	1
20 to 24 percent.....	71	69	2	5	3	...	8	8	-	58	58	-
25 to 29 percent.....	54	54	-	9	9	...	4	4	-	41	41	-
30 to 34 percent.....	44	43	1	9	9	...	2	2	-	32	31	1
35 to 39 percent.....	24	23	-	1	1	...	2	2	-	20	20	-
40 percent or more.....	67	67	-	7	7	...	7	7	-	53	53	-
Not reported or not computed.....	74	71	3	6	6	...	3	3	-	66	63	3
Median.....	22	22	...	25	26	...	...	...	-	21	21	...
Acquired 1970 and 1971 (Part).....	103	101	1	15	15	...	3	3	-	85	84	1
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	532	523	9	57	55	...	32	32	-	444	436	7
Less than 20 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
20 to 29 percent.....	4	4	-	-	-	...	-	-	-	4	4	-
30 to 39 percent.....	6	6	-	-	-	...	1	1	-	5	5	-
40 to 49 percent.....	17	17	-	4	4	...	-	-	-	13	13	-
50 to 59 percent.....	29	29	-	2	2	...	-	-	-	27	27	-
60 to 69 percent.....	32	31	-	1	-	...	3	3	-	28	28	-
70 to 79 percent.....	54	52	2	17	15	...	4	4	-	33	32	1
80 to 89 percent.....	74	72	2	6	6	...	10	10	-	58	56	2
90 to 99 percent.....	54	54	-	6	6	...	3	3	-	45	45	-
100 to 109 percent.....	39	38	-	3	3	...	4	4	-	32	32	-
110 percent or more.....	154	153	1	13	13	...	5	5	-	137	136	1
Not reported or not computed.....	71	67	3	6	6	...	3	3	-	62	59	3
Median.....	93	93	...	83	85	...	...	...	-	95	95	...
Acquired 1970 and 1971 (part).....	103	101	1	15	15	...	3	3	-	85	84	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Inside SMSA's.....	506	496	10	74	72	...	37	37	-	395	386	8
1,000,000 or more.....	39	39	-	9	9	...	-	-	-	30	30	-
250,000 to 999,999.....	118	114	4	22	20	...	9	9	-	87	85	2
50,000 to 249,999.....	142	141	1	19	19	...	7	7	-	117	115	1
10,000 to 49,999.....	112	109	3	17	17	...	16	16	-	78	75	3
Less than 10,000 and rural.....	95	93	1	7	7	...	6	6	-	82	81	1
Outside SMSA's.....	229	227	3	11	11	...	7	7	-	211	209	3
10,000 or more.....	102	102	-	11	11	...	7	7	-	84	84	-
2,500 to 9,999.....	61	59	3	-	-	...	-	-	-	61	59	3
Less than 2,500 and rural.....	66	66	-	-	-	...	-	-	-	66	66	-

**Number of Housing Units**

1.....	523	516	7	75	73	...	42	42	-	406	401	5
2.....	138	134	3	8	8	...	2	2	-	127	124	3
3.....	37	35	1	-	-	...	-	-	-	36	35	1
4.....	38	36	1	2	2	...	-	-	-	36	35	1

**Number of Buildings**

One.....	699	688	12	84	82	...	44	44	-	572	562	10
2 to 4.....	36	35	1	1	1	...	-	-	-	34	33	1
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Manner of Acquisition**

By purchase.....	723	710	13	85	83	...	44	44	-	594	583	11
Placed one new mortgage.....	552	547	5	50	50	...	20	20	-	483	478	5
Placed two or more new mortgages.....	12	9	3	-	-	...	-	-	-	12	9	3
Assumed mortgage(s) already on property.....	136	135	1	33	33	...	24	24	-	78	77	1
Assumed mortgage already on property and placed new mortgage.....	8	4	4	2	-	...	-	-	-	6	4	2
All cash.....	11	11	-	-	-	...	-	-	-	11	11	-
Borrowed other than with mortgage.....	3	3	-	-	-	...	-	-	-	3	3	-
Other.....	1	1	-	-	-	...	-	-	-	1	1	-
Not by purchase.....	11	11	-	-	-	...	-	-	-	11	11	-
Inheritance or gift.....	11	11	-	-	-	...	-	-	-	11	11	-
Other.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	1	1	-	-	-	...	-	-	-	1	1	-

**Land and Building Acquisition**

During same 12-month period.....	666	653	13	79	77	...	43	43	-	544	533	11
Acquired land previously.....	19	19	-	-	-	...	-	-	-	19	19	-
Land not owned by building owner.....	3	3	-	-	-	...	-	-	-	3	3	-
Not reported.....	47	47	-	6	6	...	1	1	-	40	40	-

**Year Acquired**

1969 to 1971 (part).....	223	220	3	32	31	...	14	14	-	178	175	3
1967 and 1968.....	130	127	3	12	12	...	5	5	-	113	110	3
1965 and 1966.....	99	98	-	10	10	...	6	6	-	83	82	-
1960 to 1964.....	150	145	5	13	13	...	7	7	-	130	125	5
1955 to 1959.....	76	76	-	10	10	...	7	7	-	59	59	-
1950 to 1954.....	34	33	1	8	6	...	5	5	-	21	21	-
1949 or earlier.....	23	23	-	-	-	...	-	-	-	23	23	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	9	9	-	-	-	...	-	-	-	9	9	-
1967 and 1968.....	16	16	-	3	3	...	1	1	-	12	12	-
1965 and 1966.....	17	17	-	3	3	...	3	3	-	11	11	-
1960 to 1964.....	50	44	6	7	7	...	6	6	-	38	32	6
1950 to 1959.....	142	141	1	35	34	...	24	24	-	83	83	-
1940 to 1949.....	77	77	-	13	13	...	3	3	-	61	61	-
1939 or earlier.....	398	393	5	23	23	...	5	5	-	370	365	5
Not reported.....	27	27	-	1	1	...	3	3	-	23	23	-



Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**North Central**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

**Properties acquired by purchase 1967 to 1971 (part).....**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Less than \$5,000.....	351	344	6	44	44	...	18	18	-	288	282	6
\$5,000 to \$7,499.....	49	48	1	3	3	...	-	-	-	46	44	1
\$7,500 to \$9,999.....	58	58	1	4	4	...	1	1	-	53	53	1
\$10,000 to \$12,499.....	65	65	1	6	6	...	1	1	-	57	57	-
\$12,500 to \$14,999.....	41	40	1	7	7	...	4	4	-	29	28	1
\$15,000 to \$17,499.....	46	46	-	12	12	...	5	5	-	29	29	-
\$17,500 to \$19,999.....	25	23	1	5	5	...	3	3	-	17	15	1
\$20,000 to \$24,999.....	18	18	-	4	4	...	4	4	-	10	10	-
\$25,000 to \$29,999.....	24	24	-	1	1	...	-	-	-	22	22	-
\$30,000 to \$34,999.....	6	6	-	-	-	...	-	-	-	6	6	-
\$35,000 to \$39,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$40,000 to \$49,999.....	4	3	1	-	-	...	-	-	-	4	3	1
\$50,000 or more.....	3	3	-	-	-	...	-	-	-	3	3	-
Not reported.....	6	6	-	-	-	...	-	-	-	6	6	-
Median.....dollars..	2	2	-	-	-	...	-	-	-	2	2	-
Other properties.....	10,100	10,100	...	12,600	12,600	...	...	...	-	9,400	9,400	...

**Value**

Less than \$5,000.....	20	20	-	-	-	...	-	-	-	20	20	-
\$5,000 to \$7,499.....	62	62	-	3	3	...	-	-	-	59	59	-
\$7,500 to \$9,999.....	83	82	1	11	11	...	3	3	-	69	69	1
\$10,000 to \$12,499.....	125	123	1	15	14	...	8	8	-	102	102	-
\$12,500 to \$14,999.....	64	64	-	12	12	...	6	6	-	46	46	-
\$15,000 to \$17,499.....	73	71	2	13	13	...	8	8	-	53	50	2
\$17,500 to \$19,999.....	60	59	1	14	14	...	11	11	-	35	34	1
\$20,000 to \$24,999.....	82	81	1	8	8	...	7	7	-	67	66	1
\$25,000 to \$29,999.....	55	55	-	3	3	...	1	1	-	50	50	-
\$30,000 to \$39,999.....	43	41	2	4	4	...	-	-	-	39	37	2
\$40,000 to \$49,999.....	18	15	3	-	-	...	-	-	-	18	15	3
\$50,000 to \$74,999.....	10	9	-	-	-	...	-	-	-	10	9	-
\$75,000 to \$99,999.....	5	5	-	-	-	...	-	-	-	5	5	-
\$100,000 or more.....	2	2	-	-	-	...	-	-	-	2	2	-
Not reported.....	33	33	1	3	3	...	-	-	-	31	30	1
Median.....dollars..	14,800	14,700	...	15,100	15,200	...	16,700	16,700	-	14,400	14,200	...
Mean.....dollars..	17,400	17,200	...	15,600	15,700	...	16,100	16,100	-	17,700	17,500	...

**Value Per Housing Unit**

Less than \$5,000.....	56	55	1	1	1	...	-	-	-	56	55	1
\$5,000 to \$7,499.....	107	107	-	6	6	...	1	1	-	100	99	-
\$7,500 to \$9,999.....	108	105	3	15	14	...	3	3	-	90	88	2
\$10,000 to \$12,499.....	115	113	2	14	12	...	8	8	-	94	93	1
\$12,500 to \$14,999.....	71	70	-	11	11	...	5	5	-	55	54	-
\$15,000 to \$17,499.....	68	66	1	11	11	...	8	8	-	48	47	1
\$17,500 to \$19,999.....	51	51	-	13	13	...	11	11	-	27	27	-
\$20,000 to \$24,999.....	65	65	-	8	8	...	7	7	-	50	50	-
\$25,000 to \$34,999.....	39	37	1	3	3	...	1	1	-	35	33	1
\$35,000 to \$49,999.....	15	13	3	2	2	...	-	-	-	14	11	3
\$50,000 or more.....	7	7	-	-	-	...	-	-	-	7	7	-
Not reported.....	33	33	1	3	3	...	-	-	-	31	30	1
Median.....dollars..	11,700	11,700	...	14,000	14,200	...	16,600	16,600	-	11,100	11,100	...

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	532	523	9	57	55	...	32	32	-	444	436	7
Less than \$50.....	55	54	1	5	5	...	1	1	-	48	48	1
\$50 to \$59.....	35	34	1	-	-	...	-	-	-	35	34	1
\$60 to \$69.....	49	49	-	1	1	...	4	4	-	43	43	-
\$70 to \$79.....	52	51	1	1	1	...	2	2	-	49	49	1
\$80 to \$89.....	45	45	-	2	2	...	3	3	-	41	41	-
\$90 to \$99.....	32	30	2	5	4	...	3	3	-	23	22	1
\$100 to \$119.....	70	70	-	13	13	...	2	2	-	55	55	-
\$120 to \$149.....	66	64	1	17	16	...	5	5	-	44	42	1
\$150 to \$174.....	26	26	-	3	3	...	7	7	-	17	17	-
\$175 to \$199.....	13	13	-	3	3	...	-	-	-	10	10	-
\$200 to \$249.....	13	13	-	-	-	...	1	1	-	12	12	-
\$250 to \$299.....	2	2	-	-	-	...	-	-	-	2	2	-
\$300 or more.....	8	8	-	-	-	...	-	-	-	8	8	-
No rental receipts.....	3	3	-	1	1	...	-	-	-	1	1	-
Not reported.....	63	60	3	5	5	...	3	3	-	55	53	1
Median.....dollars..	89	89	...	116	116	...	...	...	-	84	84	...
Mean.....dollars..	99	99	...	111	112	...	...	...	-	96	96	...
Acquired 1970 and 1971 (part).....	103	101	1	15	15	...	3	3	-	85	84	1

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2f. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**North Central**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	724	709	12	85	84	...	44	44	-	594	583	11
Purchase 1967 to 1971 (part).....	351	344	6	44	44	...	18	18	-	288	282	6
Less than 80 percent.....	76	76	-	6	6	...	7	7	-	64	64	-
80 to 89 percent.....	86	85	1	11	11	...	3	3	-	73	71	1
90 to 94 percent.....	44	42	2	3	3	...	3	3	-	38	36	2
95 to 99 percent.....	24	23	1	4	4	...	3	3	-	17	15	1
100 percent or more.....	114	113	1	19	19	...	3	3	-	92	91	1
Not reported.....	5	4	1	-	-	...	-	-	-	5	4	1
Median.....	91	91	...	97	97	...	...	...	-	90	90	...
Purchased 1960 to 1966.....	245	239	5	23	23	...	14	14	-	208	203	5
Less than 60 percent.....	29	29	-	-	-	...	-	-	-	29	29	-
60 to 79 percent.....	65	62	2	9	9	...	3	3	-	52	50	2
80 to 89 percent.....	66	64	2	8	8	...	3	3	-	55	53	2
90 to 99 percent.....	26	26	-	2	2	...	5	5	-	20	20	-
100 percent or more.....	36	36	-	1	1	...	3	3	-	32	32	-
Not reported.....	23	22	-	2	2	...	-	-	-	21	20	-
Median.....	82	82	...	...	...	...	...	...	-	82	82	...
Purchased 1959 or earlier.....	128	126	1	18	17	...	12	12	-	98	98	-
Less than 40 percent.....	7	7	-	-	-	...	-	-	-	7	7	-
40 to 59 percent.....	17	17	-	-	-	...	1	1	-	16	16	-
60 to 79 percent.....	31	31	-	4	4	...	5	5	-	22	22	-
80 to 99 percent.....	41	41	-	7	7	...	5	5	-	28	28	-
100 percent or more.....	16	16	-	3	3	...	-	-	-	13	13	-
Not reported.....	15	14	1	3	2	...	-	-	-	12	12	-
Median.....	80	80	...	...	...	...	...	...	-	78	78	-
Not acquired by purchase.....	12	12	-	-	-	...	-	-	-	12	12	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	532	523	9	57	55	...	32	32	-	444	436	7
Less than 5 percent.....	26	26	-	3	3	...	3	3	-	20	20	-
5 to 9 percent.....	166	165	-	19	19	...	13	13	-	134	133	-
10 to 14 percent.....	185	182	3	21	20	...	11	11	-	153	151	2
15 to 19 percent.....	39	38	1	3	3	...	2	2	-	34	33+	1
20 to 24 percent.....	19	18	1	1	1	...	1	1	-	17	17	1
25 to 29 percent.....	6	6	-	1	1	...	-	-	-	5	5	-
30 to 39 percent.....	4	4	-	-	-	...	-	-	-	4	4	-
40 percent or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported or not computed.....	87	83	3	8	8	...	3	3	-	76	72	3
Median.....	10	10	...	10	10	...	...	...	-	10	10	...
Acquired 1970 and 1971 (part).....	103	101	1	15	15	...	3	3	-	85	84	1

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	532	523	9	57	55	...	32	32	-	444	436	7
Less than 1.0 percent.....	222	220	2	25	25	...	13	13	-	184	182	2
1.0 to 2.9 percent.....	4	4	-	-	-	...	1	1	-	3	3	-
3.0 to 4.9 percent.....	9	6	2	1	-	...	-	-	-	7	6	1
5.0 to 6.9 percent.....	7	7	-	-	-	...	1	1	-	6	6	-
7.0 to 8.9 percent.....	17	17	-	2	1	...	2	2	-	12	12	-
9.0 to 10.9 percent.....	6	6	-	-	-	...	-	-	-	6	6	-
11.0 to 12.9 percent.....	4	3	-	-	-	...	-	-	-	4	3	-
13.0 to 14.9 percent.....	9	8	1	1	1	...	-	-	-	8	7	1
15 percent or more.....	75	75	-	10	10	...	4	4	-	61	61	-
Not reported or not computed.....	179	176	3	18	18	...	10	10	-	151	149	3
Median.....	0.8	0.8	...	0.7	0.7	...	...	...	-	0.8	0.8	...
Acquired 1970 and 1971 (part).....	103	101	1	15	15	...	3	3	-	85	84	1

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	651	642	10	78	76	...	36	36	-	537	529	8
Partnership.....	30	30	-	1	1	...	3	3	-	26	26	-
Real estate corporation.....	28	28	-	4	4	...	1	1	-	22	22	-
Real estate investment trust.....	2	2	-	1	1	...	-	-	-	1	1	-
Financial institution.....	3	3	-	-	-	...	1	1	-	2	2	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	-	-	-	-
Other.....	7	4	3	-	-	...	3	3	-	4	2	3
Not reported.....	13	13	-	-	-	...	-	-	-	13	13	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1g. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

South	Total properties	Non-mortgaged properties	Mortgaged properties	South	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	2,775	1,722	1,053	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	612	194	417
Inside SMSA's.....	1,513	823	690	Less than \$5,000.....	162	97	65
1,000,000 or more.....	66	35	30	\$5,000 to \$7,499.....	104	41	63
250,000 to 999,999.....	452	253	199	\$7,500 to \$9,999.....	74	18	56
50,000 to 249,999.....	436	251	185	\$10,000 to \$12,499.....	67	13	54
10,000 to 49,999.....	202	104	98	\$12,500 to \$14,999.....	42	3	39
Less than 10,000 and rural.....	358	180	178	\$15,000 to \$17,499.....	35	2	34
Outside SMSA's.....	1,261	899	362	\$17,500 to \$19,999.....	31	4	27
10,000 or more.....	396	263	133	\$20,000 to \$24,999.....	33	6	27
2,500 to 9,999.....	270	192	78	\$25,000 to \$29,999.....	24	1	23
Less than 2,500 and rural.....	595	444	151	\$30,000 to \$34,999.....	8	-	8
Number of Housing Units				\$35,000 to \$39,999.....	6	1	4
1.....	2,320	1,441	879	\$40,000 to \$49,999.....	3	-	3
2.....	338	213	125	\$50,000 or more.....	3	-	3
3.....	64	40	24	Not reported.....	19	8	11
4.....	53	28	24	Median.....dollars..	8,500	4,800	10,900
Number of Buildings				Other properties.....	2,163	1,528	635
1.....	2,627	1,632	994	Value			
2 to 4.....	148	90	58	Less than \$5,000.....	544	482	62
Not reported.....	-	-	-	\$5,000 to \$7,499.....	472	363	110
Manner of Acquisition				\$7,500 to \$9,999.....	295	184	111
By purchase.....	2,205	1,186	1,019	\$10,000 to \$12,499.....	323	174	148
Placed one new mortgage.....	977	362	615	\$12,500 to \$14,999.....	171	57	114
Placed two or more new mortgages.....	32	6	25	\$15,000 to \$17,499.....	211	90	121
Assumed mortgage(s) already on property.....	400	79	321	\$17,500 to \$19,999.....	104	29	76
Assumed mortgage already on property and placed new mortgage.....	33	5	27	\$20,000 to \$24,999.....	142	60	82
All cash.....	647	628	19	\$25,000 to \$29,999.....	86	20	67
Borrowed other than with mortgage.....	100	91	9	\$30,000 to \$39,999.....	77	25	52
Other.....	17	14	2	\$40,000 to \$49,999.....	32	10	22
Not by purchase.....	538	505	33	\$50,000 to \$74,999.....	32	16	16
Inheritance or gift.....	516	486	30	\$75,000 to \$99,999.....	4	1	3
Other.....	22	19	3	\$100,000 or more.....	7	5	2
Not reported.....	32	32	1	Not reported.....	274	207	67
Land and Building Acquisition				Median.....dollars..	9,400	6,800	13,800
During same 12-month period.....	2,336	1,389	947	Mean.....dollars..	11,900	9,200	16,000
Acquired land previously.....	267	215	53	Value Per Housing Unit			
Land not owned by building owner.....	54	36	18	Less than \$5,000.....	658	568	90
Not reported.....	117	82	35	\$5,000 to \$7,499.....	530	393	138
Year Property Acquired				\$7,500 to \$9,999.....	321	181	139
1969 to 1971 (part).....	443	196	247	\$10,000 to \$12,499.....	292	140	151
1967 and 1968.....	333	155	178	\$12,500 to \$14,999.....	162	49	113
1965 and 1966.....	315	150	164	\$15,000 to \$17,499.....	174	72	102
1960 to 1964.....	524	300	224	\$17,500 to \$19,999.....	91	22	69
1955 to 1959.....	367	234	133	\$20,000 to \$24,999.....	105	42	63
1950 to 1954.....	282	213	69	\$25,000 to \$34,999.....	94	17	77
1949 or earlier.....	512	474	37	\$35,000 to \$49,999.....	42	12	30
Not reported.....	-	-	-	\$50,000 or more.....	33	20	13
Year Built				Not reported.....	274	207	67
1969 and 1970 (part).....	37	11	26	Median.....dollars..	8,000	6,200	12,100
1967 and 1968.....	51	13	38	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	68	18	50	Acquired before 1970 <sup>1</sup> .....	2,087	1,303	784
1960 to 1964.....	208	72	136	Less than \$50.....	727	597	130
1950 to 1959.....	613	288	325	\$50 to \$59.....	231	165	66
1940 to 1949.....	509	333	176	\$60 to \$69.....	193	127	66
1939 or earlier.....	1,189	930	259	\$70 to \$79.....	146	84	62
Not reported.....	100	57	43	\$80 to \$89.....	89	41	48
				\$90 to \$99.....	68	25	43
				\$100 to \$119.....	143	46	97
				\$120 to \$149.....	99	27	71
				\$150 to \$174.....	62	19	43
				\$175 to \$199.....	21	4	16
				\$200 to \$249.....	26	1	24
				\$250 to \$299.....	16	-	16
				\$300 or more.....	7	3	3
				No rental receipts.....	51	45	6
				Not reported.....	211	118	93
				Median.....dollars..	58	47	83
				Mean.....dollars..	69	54	94
				Acquired 1970 and 1971 (part).....	169	63	106

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**South**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	1,053	997	56	184	172	12	151	145	6	718	680	38
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	997	997	-	172	172	-	145	145	...	680	680	-
2.....	56	-	56	12	-	12	6	-	...	38	-	38
3 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	1,029	973	56	184	172	12	150	144	...	696	658	38
Contract to purchase.....	24	24	-	-	-	-	1	1	...	22	22	-
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	524	508	16	89	86	2	54	54	...	381	368	13
Mortgage assumed at time property acquired.....	340	309	32	94	85	9	97	91	...	150	133	16
Mortgage placed later than acquisition of property.....	189	180	8	1	1	-	-	-	...	187	179	8
Refinanced mortgage: Same lender.....	83	81	3	-	-	-	-	-	...	83	81	3
Different lender.....	42	38	4	1	1	-	-	-	...	40	37	4
Mortgage placed on a property owned free and clear of debt.....	63	62	2	-	-	-	-	-	...	63	62	2
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	189	180	8	1	1	-	-	-	...	187	179	8
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	16	16	-	-	-	-	-	-	...	16	16	-
Secure better terms.....	15	13	1	-	-	-	-	-	...	15	13	1
Provide funds for additions, improvements, or repairs to this property.....	55	49	5	-	-	-	-	-	...	55	49	5
Provide funds for investment in other real estate.....	38	36	1	-	-	-	-	-	...	38	36	1
Provide funds for other types of investments.....	10	10	-	-	-	-	-	-	...	10	10	-
Provide funds for educational or medical expenses.....	9	9	-	-	-	-	-	-	...	9	9	-
Other reasons.....	24	24	-	-	-	-	-	-	...	24	24	-
Not reported.....	22	21	1	1	1	-	-	-	...	21	20	1
Other properties.....	864	817	47	182	171	12	151	145	...	531	501	29
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	316	295	22	61	56	5	25	21	...	230	218	12
1967 and 1968.....	208	198	10	30	27	3	27	27	...	151	144	7
1965 and 1966.....	176	165	11	18	18	-	18	17	...	140	130	10
1960 to 1964.....	226	215	10	36	35	1	31	31	...	159	150	9
1955 to 1959.....	95	94	2	22	21	2	39	39	...	34	34	-
1950 to 1954.....	27	26	1	13	13	1	10	10	...	4	4	-
1949 or earlier.....	4	4	0	3	3	-	2	2	...	-	-	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	203	196	7	8	6	2	7	7	...	188	183	5
\$5,000 to \$7,499.....	202	193	9	29	29	-	23	23	...	150	141	9
\$7,500 to \$9,999.....	185	181	4	45	45	-	44	42	...	96	93	3
\$10,000 to \$12,499.....	182	172	10	55	49	6	36	36	...	91	87	4
\$12,500 to \$14,999.....	82	76	5	17	15	2	14	14	...	50	47	4
\$15,000 to \$17,499.....	74	70	5	15	14	2	11	11	...	48	45	3
\$17,500 to \$19,999.....	36	35	2	5	5	-	7	5	...	25	24	-
\$20,000 to \$24,999.....	46	41	5	5	5	-	7	4	...	34	32	2
\$25,000 to \$29,999.....	17	14	3	3	3	-	1	1	...	13	9	3
\$30,000 to \$39,999.....	13	9	4	-	-	-	-	-	...	13	9	4
\$40,000 to \$49,999.....	5	5	-	-	-	-	-	-	...	5	5	-
\$50,000 to \$74,999.....	5	5	-	-	-	-	-	-	...	5	5	-
\$75,000 to \$99,999.....	2	2	-	-	-	-	-	-	...	2	2	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	9,100	9,000	11,700	10,300	10,200	...	10,000	9,900	...	8,000	7,900	11,300
Mean.....dollars..	10,400	10,300	13,700	10,800	10,800	...	10,900	10,600	...	10,200	10,000	14,000

Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mort- gage
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt												
Less than \$5,000.....	425	409	16	37	35	3	45	45	...	342	329	13
\$5,000 to \$7,499.....	183	176	7	32	30	2	36	34	...	115	111	1
\$7,500 to \$9,999.....	148	141	7	43	40	3	23	23	...	82	78	4
\$10,000 to \$12,499.....	99	92	7	40	37	3	13	13	...	46	41	5
\$12,500 to \$14,999.....	77	76	-	11	11	-	16	16	...	50	49	-
\$15,000 to \$17,499.....	36	32	4	8	7	2	4	4	...	24	21	3
\$17,500 to \$19,999.....	30	27	3	6	6	-	5	4	...	19	17	2
\$20,000 to \$24,999.....	28	23	4	5	5	-	6	3	...	17	15	1
\$25,000 to \$29,999.....	11	7	3	1	1	-	1	1	...	8	4	3
\$30,000 to \$39,999.....	13	10	3	-	-	-	-	-	...	13	10	3
\$40,000 to \$49,999.....	2	2	-	-	-	-	-	-	...	2	2	-
\$50,000 to \$74,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	6,300	6,200	9,300	8,800	8,800	...	7,000	6,900	...	5,300	5,200	8,900
Mean.....dollars..	7,800	7,600	11,800	9,000	9,100	...	8,400	8,000	...	7,400	7,100	12,000
Total Mortgage Outstanding Debt												
Less than \$5,000.....	420	409	12	36	35	1	45	45	...	339	329	10
\$5,000 to \$7,499.....	179	176	3	31	30	1	36	34	...	113	111	1
\$7,500 to \$9,999.....	146	141	4	41	40	2	23	23	...	81	78	3
\$10,000 to \$12,499.....	96	92	4	39	37	2	13	13	...	44	41	3
\$12,500 to \$14,999.....	81	76	5	14	11	4	16	16	...	51	49	2
\$15,000 to \$17,499.....	36	32	4	8	7	1	4	4	...	24	21	3
\$17,500 to \$19,999.....	31	27	4	8	6	2	4	4	...	19	17	2
\$20,000 to \$24,999.....	30	23	6	5	5	-	6	3	...	19	15	4
\$25,000 to \$29,999.....	12	7	5	1	1	-	3	1	...	8	4	3
\$30,000 to \$39,999.....	14	10	4	-	-	-	-	-	...	14	10	4
\$40,000 to \$49,999.....	6	2	3	-	-	-	-	-	...	6	2	3
\$50,000 to \$74,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	6,400	6,200	14,400	9,000	8,800	...	7,000	6,900	...	5,400	5,200	15,500
Mean.....dollars..	8,100	7,600	16,700	9,200	9,100	...	8,500	8,000	...	7,700	7,100	17,900
Interest Rate on First Mortgage												
Less than 5.0 percent.....	142	139	3	36	33	3	85	85	...	21	21	-
5.0 percent.....	23	22	1	1	-	1	3	3	...	19	19	-
5.1 to 5.9 percent.....	205	191	13	106	98	8	40	37	...	59	56	3
6.0 percent.....	313	297	16	16	16	-	15	15	...	282	266	16
6.1 to 6.4 percent.....	15	15	-	-	-	-	-	-	...	15	15	-
6.5 to 6.9 percent.....	97	91	7	6	6	-	3	1	...	89	83	5
7.0 percent.....	80	73	8	1	1	-	-	-	...	79	71	8
7.1 to 7.4 percent.....	12	12	-	-	-	-	-	-	...	12	12	-
7.5 to 7.9 percent.....	41	38	3	11	11	-	4	3	...	25	24	2
8.0 percent.....	72	67	5	-	-	-	-	-	...	72	67	5
8.1 to 8.4 percent.....	3	3	-	-	-	-	-	-	...	3	3	-
8.5 to 8.9 percent.....	23	23	-	6	6	-	1	1	...	16	16	-
9.0 percent.....	6	6	-	-	-	-	-	-	...	6	6	-
9.1 to 9.9 percent.....	6	6	-	-	-	-	-	-	...	6	6	-
10.0 percent or more.....	14	14	-	-	-	-	-	-	...	14	14	-
Median.....	6.0	6.0	6.0	5.6	5.6	...	4.4	4.3	...	6.0	6.0	6.0
Term of First Mortgage												
Less than 8 years.....	102	100	2	-	-	-	1	1	...	101	99	2
8 to 12 years.....	188	184	4	-	-	-	1	1	...	187	182	4
13 to 17 years.....	157	150	7	-	-	-	-	-	...	157	150	7
18 to 22 years.....	169	158	11	11	10	1	12	10	...	147	138	9
23 to 27 years.....	170	154	16	45	40	5	55	55	...	71	59	12
28 to 32 years.....	224	212	11	120	115	5	82	77	...	22	20	2
33 to 37 years.....	10	8	2	7	5	2	-	-	...	3	3	-
38 years or more.....	8	8	-	1	1	-	-	-	...	6	6	-
No stated term.....	24	23	2	-	-	-	-	-	...	24	23	2
Median.....	19.9	19.6	23.7	29.5	29.5	...	28.3	28.3	...	14.8	14.5	20.6
Holder of First Mortgage												
Commercial bank or trust company.....	128	122	7	14	12	3	11	10	...	103	100	3
Mutual savings bank.....	74	72	2	28	27	2	41	41	...	4	4	-
Savings and loan association.....	449	420	29	38	37	1	27	27	...	384	357	28
Life insurance company.....	107	100	7	45	42	3	40	37	...	23	22	1
Mortgage company.....	22	21	1	6	6	-	3	1	...	14	14	-
Federal agency.....	55	54	2	19	17	2	10	10	...	26	26	-
Federal National Mortgage Association.....	43	43	-	24	24	-	19	19	...	-	-	-
Real estate or construction company.....	11	11	-	-	-	-	-	-	...	11	11	-
Individual or individual's estate.....	128	122	6	-	-	-	-	-	...	128	122	6
Other.....	34	32	2	10	8	2	-	-	...	24	23	1



Table 2g. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
				FHA first mortgage			VA first mortgage					
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued												
Location of First Mortgage Holder												
Property in Northeast region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Property in North Central region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Property in South region.....	1,053	997	56	184	172	12	151	145	...	718	680	38
Lender in Northeast.....	152	143	9	64	60	4	75	71	...	12	12	-
Lender in North Central.....	24	23	1	9	8	1	9	9	...	6	6	-
Lender in South.....	872	828	44	109	103	6	64	64	...	699	662	38
Lender in West.....	3	2	1	-	-	-	3	1	...	-	-	-
Lender outside United States.....	1	1	-	1	1	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Servicing of First Mortgage												
Holder.....	743	706	38	41	38	3	38	38	...	664	630	35
Agent.....	309	291	18	143	134	9	113	107	...	53	50	3
Holder's Acquisition of First Mortgage												
Originated by holder.....	740	699	42	60	55	4	41	36	...	640	607	33
Purchased from present servicer.....	197	190	7	97	94	3	71	69	...	29	26	3
Purchased from someone else.....	96	90	6	25	21	5	38	38	...	33	31	2
Not reported.....	19	18	-	1	1	-	1	1	...	16	16	-
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	854	808	45	182	171	12	151	145	...	520	493	28
Less than 40 percent.....	28	25	3	6	6	1	3	3	...	19	17	2
40 to 49 percent.....	13	10	3	2	1	2	1	1	...	9	8	1
50 to 59 percent.....	55	50	5	5	5	-	3	3	...	47	42	5
60 to 69 percent.....	78	71	7	8	8	-	7	7	...	63	56	7
70 to 79 percent.....	126	114	12	25	22	3	17	14	...	84	78	6
80 to 89 percent.....	156	148	9	35	31	4	32	31	...	89	86	3
90 to 94 percent.....	103	102	2	30	28	2	23	23	...	51	51	-
95 to 99 percent.....	107	106	1	49	49	-	18	18	...	40	39	1
100 percent or more.....	131	127	4	12	11	1	33	31	...	87	85	1
Not reported.....	57	55	1	10	10	-	14	14	...	33	31	1
Median.....	86	87	73	90	91	...	91	91	...	82	83	...
Other properties.....	199	189	10	1	1	-	-	-	...	198	187	10
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	854	808	45	182	171	12	151	145	...	520	493	28
Less than 40 percent.....	25	25	-	6	6	-	3	3	...	17	17	-
40 to 49 percent.....	10	10	-	1	1	-	1	1	...	8	8	-
50 to 59 percent.....	50	50	-	5	5	-	3	3	...	42	42	-
60 to 69 percent.....	71	71	1	8	8	-	7	7	...	56	56	1
70 to 79 percent.....	117	114	3	23	22	-	14	14	...	80	78	2
80 to 89 percent.....	158	148	10	31	31	-	34	31	...	93	86	7
90 to 94 percent.....	106	102	5	28	28	-	23	23	...	56	51	5
95 to 99 percent.....	114	106	8	54	49	5	18	18	...	42	39	3
100 percent or more.....	145	127	17	17	11	6	34	31	...	93	85	8
Not reported.....	57	55	1	10	10	-	14	14	...	33	31	1
Median.....	87	87	97	92	91	...	91	91	...	84	83	...
Other properties.....	199	189	10	1	1	-	-	-	...	198	187	10

Table 2g. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	144	137	7	15	13	2	7	7	...	122	118	4
20 to 29 percent.....	111	107	4	8	7	1	18	18	...	84	81	3
30 to 39 percent.....	101	98	3	13	12	2	17	17	...	71	69	1
40 to 49 percent.....	124	112	12	16	15	1	14	14	...	95	84	11
50 to 59 percent.....	129	119	10	21	21	-	17	15	...	92	83	9
60 to 69 percent.....	151	143	9	37	33	4	34	31	...	81	79	1
70 to 79 percent.....	99	94	5	35	34	2	16	16	...	47	44	3
80 to 89 percent.....	62	60	2	15	15	-	12	11	...	35	35	1
90 to 99 percent.....	47	47	-	14	14	-	3	3	...	29	29	-
100 percent or more.....	18	18	-	5	5	-	-	-	...	13	13	-
Not reported.....	67	63	4	4	4	-	13	13	...	50	45	4
Median.....	50	51	50	64	65	...	57	56	...	46	45	47
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	141	137	4	13	13	-	7	7	...	121	118	4
20 to 29 percent.....	107	107	-	7	7	-	18	18	...	81	81	-
30 to 39 percent.....	101	98	2	13	12	1	17	17	...	70	69	1
40 to 49 percent.....	119	112	6	19	15	4	14	14	...	87	84	3
50 to 59 percent.....	125	119	6	21	21	-	15	15	...	89	83	6
60 to 69 percent.....	150	143	7	33	33	-	34	31	...	83	79	4
70 to 79 percent.....	97	94	3	35	34	2	18	16	...	44	44	-
80 to 89 percent.....	75	60	15	18	15	4	11	11	...	46	35	12
90 to 99 percent.....	54	47	7	16	14	1	5	3	...	33	29	4
100 percent or more.....	18	18	-	5	5	-	-	-	...	13	13	-
Not reported.....	67	63	4	4	4	-	13	13	...	50	45	4
Median.....	52	51	69	65	65	...	58	56	...	47	45	68
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	1,049	995	54	184	172	12	151	145	...	714	678	36
Interest and principal.....	1,028	974	54	184	172	12	151	145	...	693	657	36
Fully amortized.....	981	930	51	184	172	12	151	145	...	647	613	34
Partially amortized.....	47	44	3	-	-	-	-	-	...	47	44	3
Principal only.....	6	6	-	-	-	-	-	-	...	6	6	-
Fully amortized.....	4	4	-	-	-	-	-	-	...	4	4	-
Partially amortized.....	2	2	-	-	-	-	-	-	...	2	2	-
Interest only.....	15	15	-	-	-	-	-	-	...	15	15	-
No regular payment required.....	4	2	2	-	-	-	-	-	...	4	2	2
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.....	1,028	974	54	184	172	12	151	145	...	693	657	36
Real estate taxes and property insurance.....	533	508	25	181	169	12	141	137	...	211	202	9
With no other items.....	307	294	12	2	-	2	124	120	...	181	174	7
With other items.....	226	213	13	179	169	10	17	17	...	30	28	3
Real estate taxes only.....	53	47	7	-	-	-	4	4	...	49	43	7
Property insurance only.....	22	22	-	-	-	-	1	1	...	21	20	-
Other combinations or no other items.....	419	398	21	3	3	-	4	2	...	412	393	20
No regular payments of interest and principal.....	25	23	2	-	-	-	-	-	...	25	23	2
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit												
Regular monthly payments of interest and/or principal.....	1,049	995	54	184	172	12	151	145	...	714	678	36
Less than \$50.....	359	343	16	57	54	3	50	50	...	253	239	13
\$50 to \$59.....	149	143	6	28	28	-	32	30	...	89	85	4
\$60 to \$69.....	143	138	5	37	34	3	25	25	...	82	79	2
\$70 to \$79.....	95	89	6	17	15	2	12	12	...	65	61	4
\$80 to \$89.....	58	55	3	16	13	3	10	10	...	31	31	-
\$90 to \$99.....	50	47	3	12	11	2	4	4	...	34	32	1
\$100 to \$119.....	70	69	1	7	7	-	4	4	...	59	58	1
\$120 to \$149.....	54	49	5	8	8	-	8	7	...	37	33	4
\$150 to \$174.....	31	28	3	1	1	-	4	3	...	25	24	1
\$175 to \$199.....	10	9	1	-	-	-	1	-	...	9	9	-
\$200 to \$249.....	20	15	4	-	-	-	-	-	...	20	15	4
\$250 to \$299.....	2	2	-	-	-	-	-	-	...	2	2	-
\$300 or more.....	9	9	-	-	-	-	-	-	...	9	9	-
Median.....dollars..	61	60	70	61	61	...	58	57	...	61	61	63
Mean.....dollars..	74	73	88	65	65	...	67	64	...	77	77	89
No regular payments required.....	4	2	2	-	-	-	-	-	...	4	2	2



Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	1,047	994	54	184	172	12	151	145	...	713	677	36
Less than \$70.....	635	624	11	119	116	3	104	104	...	411	404	8
\$70 to \$79.....	92	89	3	15	15	-	12	12	...	64	61	3
\$80 to \$89.....	58	55	4	14	13	1	10	10	...	33	31	2
\$90 to \$99.....	49	47	2	11	11	-	4	4	...	35	32	2
\$100 to \$119.....	77	69	8	8	7	1	6	4	...	63	58	6
\$120 to \$149.....	53	49	4	13	8	4	7	7	...	33	33	-
\$150 to \$174.....	33	28	5	3	1	2	4	3	...	26	24	2
\$175 to \$199.....	11	8	3	-	-	-	1	-	...	10	8	2
\$200 to \$249.....	21	15	6	-	-	-	1	-	...	20	15	4
\$250 to \$299.....	7	2	6	-	-	-	-	-	...	7	2	6
\$300 or more.....	10	9	1	-	-	-	-	-	...	10	9	1
Median.....dollars..	57	55	116	54	52	...	50	48	...	60	58	109
Mean.....dollars..	76	73	144	68	65	...	68	64	...	80	76	149
No regular payments required.....	4	2	2	-	-	-	-	-	...	4	2	2
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	992	940	52	179	167	12	146	140	...	667	632	35
Delinquent (30 days or more).....	47	46	2	5	5	-	4	4	...	39	37	2
1 to 3 payments.....	31	29	2	4	4	-	4	4	...	23	21	2
4 or more payments.....	17	17	-	-	-	-	-	-	...	16	16	-
Foreclosure in process.....	-	-	-	-	-	-	-	-	...	-	-	-
Foreclosure not in process.....	17	17	-	-	-	-	-	-	...	16	16	-
Not reported.....	10	10	-	-	-	-	1	1	...	8	8	-
No regular payments required.....	4	2	2	-	-	-	-	-	...	4	2	2
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	912	868	44	149	140	8	137	134	...	626	593	33
Less than \$100.....	236	231	5	22	21	1	18	18	...	196	192	4
\$100 to \$199.....	257	245	12	46	43	3	48	46	...	162	155	8
\$200 to \$299.....	190	184	6	42	42	-	40	40	...	109	102	6
\$300 to \$349.....	53	51	2	14	14	-	10	10	...	29	27	2
\$350 to \$399.....	25	20	4	8	5	3	7	6	...	9	9	-
\$400 to \$449.....	31	30	1	10	8	1	8	8	...	13	13	-
\$450 to \$499.....	15	13	2	1	1	-	1	1	...	12	10	2
\$500 to \$549.....	13	11	1	3	3	-	-	-	...	10	9	1
\$550 to \$599.....	9	6	3	-	-	-	1	1	...	7	4	3
\$600 to \$699.....	10	8	2	-	-	-	1	1	...	9	6	2
\$700 to \$799.....	9	8	1	-	-	-	1	1	...	8	6	1
\$800 or more.....	18	16	1	2	2	-	1	1	...	14	12	1
Not reported.....	48	46	2	-	-	-	-	-	...	48	46	2
Median.....dollars..	176	173	263	213	213	...	207	207	...	157	152	...
Acquired 1970 and 1971 (part).....	141	129	11	35	31	4	14	11	...	92	87	5
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	782	741	41	118	109	8	130	127	...	535	505	30
Less than 20 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
20 to 29 percent.....	8	8	1	-	-	-	-	-	...	8	7	-
30 to 39 percent.....	33	28	5	5	5	-	3	3	...	25	20	5
40 to 49 percent.....	91	85	6	14	14	-	23	23	...	54	48	6
50 to 59 percent.....	124	118	6	26	23	3	46	46	...	52	50	3
60 to 69 percent.....	101	97	3	23	23	-	20	20	...	57	53	3
70 to 79 percent.....	64	61	3	7	5	2	14	13	...	43	43	-
80 to 89 percent.....	43	40	3	10	9	1	7	5	...	27	26	-
90 to 99 percent.....	29	26	3	-	-	-	1	1	...	28	25	3
100 percent or more.....	185	180	4	13	13	-	9	9	...	163	159	4
Not reported or not computed.....	100	93	7	19	16	2	8	8	...	73	68	4
Median.....	67	68	60	61	61	...	57	57	...	76	78	...
Other properties.....	108	97	11	25	22	4	12	10	...	70	66	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	782	741	41	118	109	8	130	127	...	535	505	30
Less than 20 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
20 to 29 percent.....	8	8	-	-	-	-	-	-	...	7	7	-
30 to 39 percent.....	29	28	-	5	5	-	3	3	...	21	20	-
40 to 49 percent.....	85	85	-	14	14	-	23	23	...	48	48	-
50 to 59 percent.....	124	118	6	23	23	-	46	46	...	56	50	6
60 to 69 percent.....	100	97	3	25	23	1	20	20	...	56	53	2
70 to 79 percent.....	64	61	3	5	5	-	13	13	...	46	43	3
80 to 89 percent.....	41	40	-	9	9	-	5	5	...	27	26	-
90 to 99 percent.....	28	26	2	-	-	-	3	1	...	26	25	1
100 percent or more.....	199	180	19	17	13	5	10	9	...	172	159	13
Not reported or not computed.....	100	93	7	19	16	2	8	8	...	73	68	4
Median.....	69	68	90	62	61	...	57	57	...	78	78	...
Other properties.....	108	97	11	25	22	4	12	10	...	70	66	4
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	912	868	44	149	140	8	137	134	...	626	593	33
Less than \$10.....	197	188	9	24	22	2	17	17	...	155	149	7
\$10 to \$14.....	207	200	7	46	46	-	33	32	...	128	123	6
\$15 to \$19.....	186	172	14	38	35	3	43	41	...	105	95	10
\$20 to \$24.....	79	75	4	18	15	3	16	16	...	45	44	1
\$25 to \$29.....	36	35	1	8	8	-	6	6	...	22	22	1
\$30 to \$39.....	32	30	1	4	4	-	4	4	...	23	22	1
\$40 to \$49.....	17	17	-	1	1	-	-	-	...	16	16	-
\$50 to \$59.....	19	18	1	2	2	-	2	2	...	14	14	1
\$60 or more.....	13	13	-	2	2	-	3	3	...	9	9	-
Not reported or not computed.....	126	119	7	6	6	-	13	13	...	107	100	7
Median.....dollars..	14	14	15	15	14	...	16	16	...	14	13	...
Acquired 1970 and 1971 (part).....	141	129	11	35	31	4	14	11	...	92	87	5
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	784	743	41	118	109	8	130	127	...	537	507	30
Less than 5 percent.....	24	24	1	3	3	-	2	2	...	19	18	1
5 to 9 percent.....	77	75	3	8	8	-	8	8	...	61	58	3
10 to 14 percent.....	153	146	7	15	13	2	31	29	...	107	103	4
15 to 19 percent.....	140	130	10	25	24	1	32	31	...	83	76	7
20 to 24 percent.....	109	107	2	26	25	2	25	25	...	57	57	1
25 to 29 percent.....	57	53	4	13	12	1	10	10	...	34	31	3
30 to 34 percent.....	20	15	5	-	-	-	3	3	...	17	12	5
35 to 39 percent.....	23	23	-	1	1	-	1	1	...	20	20	-
40 percent or more.....	51	50	1	7	7	-	9	9	...	35	34	1
Not reported or not computed.....	130	122	8	19	16	2	8	8	...	103	98	6
Median.....	17	17	...	19	19	...	18	18	...	16	16	...
Acquired 1970 and 1971 (Part).....	106	95	11	25	22	4	12	10	...	68	64	4
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	784	743	41	118	109	8	130	127	...	537	507	30
Less than 20 percent.....	-	-	-	-	-	-	-	-	...	-	-	-
20 to 29 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
30 to 39 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
40 to 49 percent.....	16	16	-	-	-	-	-	-	...	16	16	-
50 to 59 percent.....	34	34	-	5	5	-	6	6	...	23	23	-
60 to 69 percent.....	72	69	3	9	9	-	21	21	...	41	38	3
70 to 79 percent.....	92	90	2	18	18	-	25	25	...	48	47	2
80 to 89 percent.....	81	77	4	17	17	-	24	24	...	40	36	4
90 to 99 percent.....	66	61	4	13	11	1	15	15	...	38	35	3
100 to 109 percent.....	58	57	1	7	7	-	12	12	...	39	38	1
110 percent or more.....	244	224	20	29	25	5	17	14	...	198	185	13
Not reported or not computed.....	112	106	7	19	16	2	8	8	...	85	81	4
Median.....	94	93	92	89	87	...	83	82	...	102	102	...
Acquired 1970 and 1971 (part).....	106	95	11	25	22	4	12	10	...	68	64	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**South**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Inside SMSA's.....	690	643	47	144	135	10	125	119	...	421	389	32
1,000,000 or more.....	30	30	-	7	7	-	8	8	...	15	15	-
250,000 to 999,999.....	199	188	11	29	28	1	35	35	...	135	125	10
50,000 to 249,999.....	185	174	11	48	40	8	33	33	...	105	101	4
10,000 to 49,999.....	98	92	6	27	26	1	14	11	...	57	55	2
Less than 10,000 and rural.....	178	159	19	33	33	-	35	33	...	109	93	16
Outside SMSA's.....	362	354	8	39	37	2	26	26	...	297	291	6
10,000 or more.....	133	131	2	20	19	-	16	16	...	97	95	2
2,500 to 9,999.....	78	77	1	7	7	-	4	4	...	67	66	1
Less than 2,500 and rural.....	151	147	4	13	11	2	5	5	...	133	131	3

**Number of Housing Units**

1.....	879	841	38	173	163	10	149	143	...	557	534	23
2.....	125	112	13	9	8	2	2	2	...	114	102	12
3.....	24	22	2	-	-	-	-	-	...	24	22	2
4.....	24	22	2	1	1	-	-	-	...	23	22	1

**Number of Buildings**

One.....	994	947	47	180	169	11	151	145	...	664	633	31
2 to 4.....	58	50	8	4	3	1	-	-	...	54	47	7
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

**Manner of Acquisition**

By purchase.....	1,019	966	53	184	172	12	151	145	...	684	649	35
Placed one new mortgage.....	615	606	9	89	86	2	54	54	...	472	466	6
Placed two or more new mortgages.....	25	14	11	1	1	-	-	-	...	24	13	11
Assumed mortgage(s) already on property.....	321	305	15	85	82	3	92	88	...	144	136	8
Assumed mortgage already on property and placed new mortgage.....	27	11	16	9	3	6	4	3	...	14	5	8
All cash.....	19	19	-	-	-	-	-	-	...	19	19	-
Borrowed other than with mortgage.....	9	8	1	-	-	-	-	-	...	9	8	1
Other.....	2	2	-	-	-	-	-	-	...	2	2	-
Not by purchase.....	33	30	3	-	-	-	-	-	...	33	30	3
Inheritance or gift.....	30	27	3	-	-	-	-	-	...	30	27	3
Other.....	3	3	-	-	-	-	-	-	...	3	3	-
Not reported.....	1	1	-	-	-	-	-	-	...	1	1	-

**Land and Building Acquisition**

During same 12-month period.....	947	895	52	172	161	11	141	136	...	633	598	35
Acquired land previously.....	53	50	3	1	-	1	-	-	...	51	50	2
Land not owned by building owner.....	18	18	-	5	5	-	3	3	...	11	11	-
Not reported.....	35	34	1	5	5	-	7	7	...	23	22	1

**Year Acquired**

1969 to 1971 (part).....	247	227	20	60	55	5	25	21	...	162	152	10
1967 and 1968.....	178	169	9	32	29	3	25	25	...	122	116	6
1965 and 1966.....	164	156	9	18	18	-	21	19	...	126	119	7
1960 to 1964.....	224	212	12	36	34	1	32	32	...	156	146	11
1955 to 1959.....	133	130	3	22	21	2	36	36	...	74	73	1
1950 to 1954.....	69	66	3	12	11	1	11	11	...	46	44	2
1949 or earlier.....	37	37	1	4	4	-	2	2	...	32	31	1
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

**Year Built**

1969 and 1970 (part).....	26	23	3	4	4	-	3	1	...	19	18	1
1967 and 1968.....	38	33	5	6	6	-	6	4	...	26	22	4
1965 and 1966.....	50	48	2	15	13	2	4	4	...	31	30	1
1960 to 1964.....	136	126	10	39	36	3	17	15	...	80	75	5
1950 to 1959.....	325	312	13	72	66	6	89	89	...	165	158	7
1940 to 1949.....	176	170	5	37	35	1	21	20	...	118	116	3
1939 or earlier.....	259	243	16	6	6	-	2	2	...	251	235	16
Not reported.....	43	42	1	5	5	-	10	10	...	28	27	1

Table 2g. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	417	389	29	92	84	8	49	45	...	276	260	16
\$5,000 to \$7,499.....	65	60	6	2	1	1	-	-	...	63	59	4
\$7,500 to \$9,999.....	63	61	2	10	9	1	1	1	...	52	51	1
\$10,000 to \$12,499.....	56	56	-	17	17	-	3	3	...	37	37	-
\$12,500 to \$14,999.....	54	51	3	20	20	-	10	10	...	24	21	3
\$15,000 to \$17,499.....	39	38	1	11	10	1	11	11	...	18	18	-
\$17,500 to \$19,999.....	34	31	3	11	8	3	5	5	...	17	17	-
\$20,000 to \$24,999.....	27	27	-	10	10	-	7	7	...	10	10	-
\$25,000 to \$29,999.....	27	23	4	7	5	2	4	3	...	16	15	1
\$30,000 to \$34,999.....	23	19	4	1	1	-	1	-	...	20	17	3
\$35,000 to \$39,999.....	8	6	2	1	1	-	3	1	...	4	3	1
\$40,000 to \$49,999.....	4	3	1	-	-	-	1	1	...	3	1	1
\$50,000 or more.....	3	1	1	-	-	-	-	-	...	3	1	1
Not reported.....	3	3	-	-	-	-	1	1	...	1	1	-
Median.....dollars..	11	10	1	1	1	-	1	1	...	9	7	1
Other properties.....	10,900	10,600	...	12,100	11,900	...	14,900	14,400	...	8,700	8,600	...
Value	635	608	27	92	88	4	101	100	...	442	420	22
Less than \$5,000.....	62	61	1	-	-	-	-	-	...	62	61	1
\$5,000 to \$7,499.....	110	105	5	11	8	2	6	6	...	93	90	3
\$7,500 to \$9,999.....	111	104	7	22	22	-	16	14	...	74	68	5
\$10,000 to \$12,499.....	148	148	-	29	29	-	27	27	...	93	93	-
\$12,500 to \$14,999.....	114	112	3	31	30	1	25	25	...	58	57	1
\$15,000 to \$17,499.....	121	118	3	25	25	-	26	26	...	70	67	3
\$17,500 to \$19,999.....	76	70	5	26	22	4	13	13	...	37	35	1
\$20,000 to \$24,999.....	82	75	6	17	16	2	11	9	...	53	50	3
\$25,000 to \$29,999.....	67	62	5	13	10	2	4	4	...	50	47	3
\$30,000 to \$39,999.....	52	42	10	5	4	1	7	4	...	40	34	6
\$40,000 to \$49,999.....	22	19	3	1	1	-	3	3	...	18	14	3
\$50,000 to \$74,999.....	16	13	4	-	-	-	-	-	...	16	13	4
\$75,000 to \$99,999.....	3	3	-	-	-	-	-	-	...	3	3	-
\$100,000 or more.....	2	2	-	-	-	-	-	-	...	2	2	-
Not reported.....	67	63	4	4	4	-	13	13	...	50	45	4
Median.....dollars..	13,800	13,500	22,000	14,800	14,500	...	14,500	14,300	...	13,000	12,700	23,900
Mean.....dollars..	16,000	15,500	24,400	15,400	15,200	...	15,500	15,000	...	16,200	15,700	26,500
Value Per Housing Unit												
Less than \$5,000.....	90	87	2	1	-	1	1	1	...	88	87	2
\$5,000 to \$7,499.....	138	132	6	12	11	2	6	6	...	120	115	4
\$7,500 to \$9,999.....	139	131	8	24	24	-	17	15	...	99	92	7
\$10,000 to \$12,499.....	151	149	3	30	30	-	27	27	...	95	93	3
\$12,500 to \$14,999.....	113	108	5	31	30	1	25	25	...	57	54	4
\$15,000 to \$17,499.....	102	99	3	26	25	1	26	26	...	51	48	2
\$17,500 to \$19,999.....	69	65	4	25	21	4	13	13	...	32	32	-
\$20,000 to \$24,999.....	63	58	5	15	14	2	11	9	...	37	35	2
\$25,000 to \$34,999.....	77	73	5	12	11	2	10	8	...	55	53	1
\$35,000 to \$49,999.....	30	21	9	3	3	-	4	3	...	22	15	7
\$50,000 or more.....	13	11	1	-	-	-	-	-	...	13	11	1
Not reported.....	67	63	4	4	4	-	13	13	...	50	45	4
Median.....dollars..	12,100	12,000	16,100	14,300	14,100	...	14,400	14,300	...	10,700	10,600	13,600
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	784	743	41	118	109	8	130	127	...	537	507	30
Less than \$50.....	130	127	3	8	8	-	9	9	...	113	110	3
\$50 to \$59.....	66	63	3	4	3	1	6	6	...	56	54	2
\$60 to \$69.....	66	66	-	13	13	-	10	10	...	43	43	-
\$70 to \$79.....	62	58	3	13	13	-	9	7	...	40	38	2
\$80 to \$89.....	48	47	-	6	6	-	12	12	...	30	29	-
\$90 to \$99.....	43	42	1	8	8	-	9	9	...	26	25	1
\$100 to \$119.....	97	91	6	16	14	2	29	29	...	52	48	5
\$120 to \$149.....	71	63	9	14	11	3	20	20	...	37	31	6
\$150 to \$174.....	43	42	1	11	11	-	9	9	...	23	22	1
\$175 to \$199.....	16	16	-	3	3	-	4	4	...	9	9	-
\$200 to \$249.....	24	20	4	1	1	-	4	3	...	19	16	3
\$250 to \$299.....	16	13	3	1	1	-	1	1	...	13	10	3
\$300 or more.....	3	3	1	-	-	-	-	-	...	3	3	1
No rental receipts.....	6	6	-	-	-	-	1	1	...	6	6	-
Not reported.....	93	87	7	19	16	2	7	7	...	67	63	4
Median.....dollars..	83	82	118	96	94	...	104	104	...	75	73	...
Mean.....dollars..	94	92	133	101	100	...	107	106	...	89	87	...
Acquired 1970 and 1971 (part).....	106	95	11	25	22	4	12	10	...	68	64	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2g. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Purchase Price as Percent of Value												
Acquired by purchase.....	1,018	967	53	184	172	11	151	145	...	684	649	35
Purchase 1967 to 1971 (part).....	417	389	29	92	84	8	49	45	...	276	260	16
Less than 80 percent.....	91	86	5	20	20	-	12	11	...	58	55	4
80 to 89 percent.....	91	85	6	24	21	3	13	13	...	54	51	4
90 to 94 percent.....	43	38	5	12	9	3	4	3	...	27	26	1
95 to 99 percent.....	43	38	5	11	11	-	8	7	...	24	21	3
100 percent or more.....	135	129	6	23	21	2	11	11	...	101	98	4
Not reported.....	14	13	1	1	1	-	1	1	...	11	10	1
Median.....	92	92	...	90	89	...	89	88	...	93	93	...
Purchased 1960 to 1966.....	379	361	19	53	52	1	53	51	...	273	257	16
Less than 60 percent.....	36	33	3	1	1	-	1	1	...	33	30	3
60 to 79 percent.....	108	104	4	13	11	1	14	14	...	81	78	3
80 to 89 percent.....	71	66	5	20	20	-	14	12	...	38	34	4
90 to 99 percent.....	38	37	1	8	8	-	10	10	...	20	19	1
100 percent or more.....	61	59	3	8	8	-	3	3	...	50	48	3
Not reported.....	65	63	2	4	4	-	11	11	...	50	48	2
Median.....	81	81	...	85	85	...	83	83	...	79	79	...
Purchased 1959 or earlier.....	222	217	5	39	36	2	49	49	...	135	132	3
Less than 40 percent.....	25	23	2	1	-	1	-	-	...	24	23	1
40 to 59 percent.....	28	26	2	5	3	2	2	2	...	21	21	1
60 to 79 percent.....	73	72	1	12	12	-	16	16	...	44	44	1
80 to 99 percent.....	39	39	-	5	5	-	18	18	...	16	16	-
100 percent or more.....	30	30	-	7	7	-	8	8	...	16	16	-
Not reported.....	27	26	1	8	8	-	5	5	...	14	13	1
Median.....	72	72	...	...	...	...	84	84	...	66	67	...
Not acquired by purchase.....	34	30	3	-	-	-	-	-	...	34	30	3
Rental Receipts as Percent of Value												
Acquired before 1970 <sup>1</sup> .....	784	743	41	118	109	8	130	127	...	537	507	30
Less than 5 percent.....	69	65	4	9	9	-	6	6	...	55	51	4
5 to 9 percent.....	318	299	18	57	53	5	56	53	...	205	194	11
10 to 14 percent.....	198	191	7	30	29	1	49	49	...	120	114	5
15 to 19 percent.....	31	29	2	1	1	-	4	4	...	26	24	2
20 to 24 percent.....	18	18	-	-	-	-	-	-	...	18	18	-
25 to 29 percent.....	3	3	-	-	-	-	-	-	...	3	3	-
30 to 39 percent.....	5	5	-	-	-	-	-	-	...	5	5	-
40 percent or more.....	1	1	-	-	-	-	-	-	...	1	1	-
Not reported or not computed.....	139	130	9	20	18	2	16	16	...	103	96	7
Median.....	8	9	...	8	8	...	9	9	...	8	8	...
Acquired 1970 and 1971 (part).....	106	95	11	25	22	4	12	10	...	68	64	4
Rental Vacancy Losses as Percent of Potential Receipts												
Acquired before 1970 <sup>1</sup> .....	784	743	41	118	109	8	130	127	...	537	507	30
Less than 1.0 percent.....	353	336	17	49	46	3	73	73	...	232	217	15
1.0 to 2.9 percent.....	2	2	-	-	-	-	-	-	...	2	2	-
3.0 to 4.9 percent.....	9	9	-	1	1	-	1	1	...	6	6	-
5.0 to 6.9 percent.....	7	7	-	1	1	-	-	-	...	6	6	-
7.0 to 8.9 percent.....	22	21	1	6	6	-	5	5	...	11	10	1
9.0 to 10.9 percent.....	13	11	1	2	2	-	2	2	...	8	7	1
11.0 to 12.9 percent.....	7	4	3	2	-	2	-	-	...	5	4	2
13.0 to 14.9 percent.....	10	10	-	3	3	-	-	-	...	7	7	-
15 percent or more.....	118	110	9	19	17	2	13	11	...	87	82	5
Not reported or not computed.....	243	234	9	35	33	2	35	34	...	173	167	6
Median.....	0.7	0.7	...	0.8	0.8	...	0.6	0.6	...	0.7	0.7	...
Acquired 1970 and 1971 (part).....	106	95	11	25	22	4	12	10	...	68	64	4
OWNER CHARACTERISTICS												
Type of Owner												
Individual.....	948	894	54	168	157	11	139	133	...	642	604	38
Partnership.....	23	23	-	1	1	-	3	3	...	19	19	-
Real estate corporation.....	47	46	1	11	10	1	4	4	...	31	31	-
Real estate investment trust.....	3	3	-	1	1	-	-	-	...	2	2	-
Financial institution.....	1	1	-	-	-	-	1	1	...	-	-	-
Housing cooperative organization.....	-	-	-	-	-	-	-	-	...	-	-	-
Other.....	29	29	-	1	1	-	4	4	...	23	23	-
Not reported.....	2	2	-	-	-	-	-	-	...	2	2	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1h. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,346	571	775	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	375	58	317
Inside SMSA's.....	1,047	405	641	Less than \$5,000.....	33	17	17
1,000,000 or more.....	91	34	57	\$5,000 to \$7,499.....	44	11	33
250,000 to 999,999.....	222	89	132	\$7,500 to \$9,999.....	47	10	37
50,000 to 249,999.....	311	110	202	\$10,000 to \$12,499.....	45	4	41
10,000 to 49,999.....	225	87	138	\$12,500 to \$14,999.....	44	1	43
Less than 10,000 and rural.....	198	85	113	\$15,000 to \$17,499.....	48	6	42
Outside SMSA's.....	300	166	134	\$17,500 to \$19,999.....	26	-	26
10,000 or more.....	99	42	57	\$20,000 to \$24,999.....	31	3	29
2,500 to 9,999.....	75	54	22	\$25,000 to \$29,999.....	14	-	14
Less than 2,500 and rural.....	125	71	54	\$30,000 to \$34,999.....	19	1	17
Number of Housing Units				\$35,000 to \$39,999.....	5	1	4
1.....	1,033	460	573	\$40,000 to \$49,999.....	9	3	7
2.....	186	72	115	\$50,000 or more.....	-	-	-
3.....	59	22	36	Not reported.....	8	1	8
4.....	68	17	51	Median.....dollars..	13,300	7,600	14,100
Number of Buildings				Other properties.....dollars..	971	514	458
1.....	1,218	524	694	Value			
2 to 4.....	128	47	81	Less than \$5,000.....	52	44	8
Not reported.....	-	-	-	\$5,000 to \$7,499.....	104	72	32
Manner of Acquisition				\$7,500 to \$9,999.....	88	59	29
By purchase.....	1,192	424	768	\$10,000 to \$12,499.....	155	82	72
Placed one new mortgage.....	541	119	421	\$12,500 to \$14,999.....	94	33	61
Placed two or more new mortgages.....	68	9	59	\$15,000 to \$17,499.....	132	51	81
Assumed mortgage(s) already on property.....	294	52	242	\$17,500 to \$19,999.....	108	27	81
Assumed mortgage already on property and placed new mortgage.....	35	4	31	\$20,000 to \$24,999.....	187	64	122
All cash.....	200	193	7	\$25,000 to \$29,999.....	120	36	84
Borrowed other than with mortgage.....	44	40	5	\$30,000 to \$39,999.....	129	36	92
Other.....	10	8	2	\$40,000 to \$49,999.....	56	14	42
Not by purchase.....	140	133	7	\$50,000 to \$74,999.....	39	8	31
Inheritance or gift.....	133	127	6	\$75,000 to \$99,999.....	4	1	3
Other.....	7	6	1	\$100,000 or more.....	5	4	2
Not reported.....	14	14	-	Not reported.....	73	39	34
Land and Building Acquisition				Median.....dollars..	17,700	13,100	20,200
During same 12-month period.....	1,153	449	704	Mean.....dollars..	20,700	18,100	22,600
Acquired land previously.....	112	82	30	Value Per Housing Unit			
Land not owned by building owner.....	11	9	2	Less than \$5,000.....	72	57	15
Not reported.....	70	30	40	\$5,000 to \$7,499.....	149	90	59
Year Property Acquired				\$7,500 to \$9,999.....	133	73	60
1969 to 1971 (part).....	236	70	166	\$10,000 to \$12,499.....	201	92	109
1967 and 1968.....	194	41	153	\$12,500 to \$14,999.....	119	35	84
1965 and 1966.....	167	49	119	\$15,000 to \$17,499.....	141	48	93
1960 to 1964.....	317	121	196	\$17,500 to \$19,999.....	100	23	78
1955 to 1959.....	157	71	86	\$20,000 to \$24,999.....	163	54	109
1950 to 1954.....	132	95	37	\$25,000 to \$34,999.....	126	35	91
1949 or earlier.....	144	125	18	\$35,000 to \$49,999.....	50	19	30
Not reported.....	-	-	-	\$50,000 or more.....	20	7	13
Year Built				Not reported.....	73	39	34
1969 and 1970 (part).....	16	3	13	Median.....dollars..	14,200	11,300	16,200
1967 and 1968.....	20	3	16	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	45	6	39	Acquired before 1970 <sup>1</sup> .....	1,076	465	611
1960 to 1964.....	132	42	91	Less than \$50.....	114	78	36
1950 to 1959.....	311	82	230	\$50 to \$59.....	75	43	32
1940 to 1949.....	239	110	129	\$60 to \$69.....	86	48	40
1939 or earlier.....	542	313	229	\$70 to \$79.....	83	49	34
Not reported.....	40	12	28	\$80 to \$89.....	90	48	42
				\$90 to \$99.....	53	26	28
				\$100 to \$119.....	134	50	83
				\$120 to \$149.....	154	39	115
				\$150 to \$174.....	75	15	61
				\$175 to \$199.....	35	3	32
				\$200 to \$249.....	42	18	24
				\$250 to \$299.....	18	3	15
				\$300 or more.....	12	2	10
				No rental receipts.....	11	6	5
				Not reported.....	93	39	54
				Median.....dollars..	96	78	115
				Mean.....dollars..	106	88	120
				Acquired 1970 and 1971 (part).....	110	27	83

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1h. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	1,193	425	767	Acquired before 1970.....	1,205	530	675
Purchased 1967 to 1971 (part).....	375	58	317	Less than \$10.....	71	46	25
Less than 80 percent.....	87	24	63	\$10 to \$14.....	163	85	77
80 to 89 percent.....	91	11	80	\$15 to \$19.....	217	89	128
90 to 94 percent.....	51	4	47	\$20 to \$24.....	268	89	178
95 to 99 percent.....	28	1	27	\$25 to \$29.....	193	65	128
100 percent or more.....	106	15	91	\$30 to \$39.....	141	65	77
Not reported.....	12	2	10	\$40 to \$49.....	23	17	6
Median.....	90	84	91	\$50 to \$59.....	8	5	3
Purchased 1960 to 1966.....	432	120	312	\$60 or more.....	12	2	11
Less than 60 percent.....	54	27	27	Not reported or not computed.....	109	67	42
60 to 79 percent.....	153	39	114	Median.....dollars..	21	20	22
80 to 89 percent.....	86	21	65	Acquired 1970 and 1971 (part).....	141	41	100
90 to 99 percent.....	47	6	41				
100 percent or more.....	53	18	36	Real Estate Tax as Percent of Rental Receipts			
Not reported.....	39	10	29	Acquired before 1970 <sup>1</sup> .....	1,076	465	611
Median.....	79	74	80	Less than 5 percent.....	6	5	1
Purchased 1959 or earlier.....	386	247	138	5 to 9 percent.....	33	21	12
Less than 40 percent.....	89	71	17	10 to 14 percent.....	91	46	46
40 to 59 percent.....	75	47	28	15 to 19 percent.....	163	65	98
60 to 79 percent.....	97	56	42	20 to 24 percent.....	199	87	113
80 to 99 percent.....	50	20	30	25 to 29 percent.....	159	50	109
100 percent or more.....	24	15	9	30 to 34 percent.....	91	38	53
Not reported.....	50	38	12	35 to 39 percent.....	55	20	34
Median.....	61	54	69	40 percent or more.....	148	66	82
Not acquired by purchase.....	155	146	7	Not reported or not computed.....	131	67	64
				Median.....	24	23	25
Rental Receipts as Percent of Value				Acquired 1970 and 1971 (part).....	110	27	83
Acquired before 1970 <sup>1</sup> .....	1,076	465	611				
Less than 5 percent.....	71	34	37	Selected Owner Expenses as Percent of Rental Receipts			
5 to 9 percent.....	442	178	263	Acquired before 1970 <sup>1</sup> .....	1,076	465	611
10 to 14 percent.....	355	144	210	Less than 20 percent.....	90	90	-
15 to 19 percent.....	55	31	23	20 to 29 percent.....	136	135	1
20 to 24 percent.....	8	5	2	30 to 39 percent.....	82	77	5
25 to 29 percent.....	1	-	1	40 to 49 percent.....	52	43	9
30 to 39 percent.....	4	3	1	50 to 59 percent.....	37	18	20
40 percent or more.....	3	3	-	60 to 69 percent.....	53	7	46
Not reported or not computed.....	139	65	73	70 to 79 percent.....	83	6	77
Median.....	9	9	9	80 to 89 percent.....	94	5	89
Acquired 1970 and 1971 (part).....	110	27	83	90 to 99 percent.....	75	3	72
				100 to 109 percent.....	57	6	51
Rental Vacancy Losses as Percent of Potential Receipts				110 percent or more.....	182	11	171
Acquired before 1970 <sup>1</sup> .....	1,076	465	611	Not reported or not computed.....	134	65	69
Less than 1.0 percent.....	535	230	305	Median.....	72	28	93
1.0 to 2.9 percent.....	11	3	9	Acquired 1970 and 1971 (part).....	110	27	83
3.0 to 4.9 percent.....	25	8	16				
5.0 to 6.9 percent.....	10	3	8	OWNER CHARACTERISTICS			
7.0 to 8.9 percent.....	39	20	19	Type of Owner			
9.0 to 10.9 percent.....	17	4	13	Individual.....	1,213	510	704
11.0 to 12.9 percent.....	8	1	6	Partnership.....	58	18	40
13.0 to 14.9 percent.....	6	3	3	Real estate corporation.....	20	7	14
15 percent or more.....	159	64	95	Real estate investment trust.....	1	-	1
Not reported or not computed.....	267	128	139	Financial institution.....	12	10	2
Median.....	0.7	0.7	0.7	Housing cooperative organization.....	-	-	-
Acquired 1970 and 1971 (part).....	110	27	83	Other.....	35	23	11
				Not reported.....	7	3	4
RECURRING EXPENSES							
Real Estate Tax Per Housing Unit							
Acquired before 1970.....	1,205	530	675				
Less than \$100.....	126	89	37				
\$100 to \$199.....	239	135	104				
\$200 to \$299.....	232	103	129				
\$300 to \$349.....	120	45	75				
\$350 to \$399.....	90	21	70				
\$400 to \$449.....	72	23	50				
\$450 to \$499.....	51	18	33				
\$500 to \$549.....	50	15	35				
\$550 to \$599.....	33	6	26				
\$600 to \$699.....	56	11	46				
\$700 to \$799.....	34	9	25				
\$800 or more.....	60	21	39				
Not reported.....	41	34	7				
Median.....dollars..	293	223	342				
Acquired 1970 and 1971 (part).....	141	41	100				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2h. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**West**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	775	695	80	141	135	6	79	70	9	555	491	64
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	695	695	-	135	135	...	70	70	-	491	491	-
2.....	76	-	76	6	-	...	9	-	9	61	-	61
3 or more.....	4	-	4	-	-	...	-	-	-	4	-	4
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	731	652	79	141	135	...	79	70	9	511	448	63
Contract to purchase.....	44	43	1	-	-	...	-	-	-	44	43	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	400	359	41	63	62	...	31	31	-	305	266	39
Mortgage assumed at time property acquired.....	249	214	36	75	70	...	48	39	9	126	105	22
Mortgage placed later than acquisition of property.....	126	123	3	3	3	...	-	-	-	123	120	3
Refinanced mortgage: Same lender.....	53	52	1	1	1	...	-	-	-	52	51	1
Different lender.....	41	39	2	1	1	...	-	-	-	40	38	2
Mortgage placed on a property owned free and clear of debt.....	32	31	1	-	-	...	-	-	-	32	31	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	126	123	3	3	3	...	-	-	-	123	120	3
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	5	4	1	-	-	...	-	-	-	5	4	1
Secure better terms.....	10	10	-	-	-	...	-	-	-	10	10	-
Provide funds for additions, improvements, or repairs to this property.....	34	33	1	-	-	...	-	-	-	34	33	1
Provide funds for investment in other real estate.....	37	37	-	-	-	...	-	-	-	37	37	-
Provide funds for other types of investments.....	11	11	-	1	1	...	-	-	-	9	9	-
Provide funds for educational or medical expenses.....	1	1	-	-	-	...	-	-	-	1	1	-
Other reasons.....	12	11	-	-	-	...	-	-	-	12	11	-
Not reported.....	17	17	-	1	1	...	-	-	-	15	15	-
Other properties.....	649	573	76	138	132	...	79	70	9	432	371	61
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	183	165	18	35	33	...	21	17	4	127	115	12
1967 and 1968.....	181	159	23	39	39	...	9	9	-	134	111	23
1965 and 1966.....	133	123	10	23	21	...	7	6	1	103	96	7
1960 to 1964.....	211	183	27	25	23	...	23	19	4	163	141	22
1955 to 1959.....	54	53	1	14	12	...	14	14	-	26	26	-
1950 to 1954.....	11	11	-	5	5	...	6	6	-	-	-	-
1949 or earlier.....	3	3	-	1	1	...	-	-	-	1	1	-
First Mortgage Loan												
Less than \$5,000.....	54	48	6	2	2	...	1	1	-	50	44	6
\$5,000 to \$7,499.....	107	102	5	12	11	...	7	7	-	87	84	4
\$7,500 to \$9,999.....	96	91	6	23	23	...	15	13	1	59	55	4
\$10,000 to \$12,499.....	116	104	12	23	23	...	20	16	4	73	65	8
\$12,500 to \$14,999.....	105	95	10	31	29	...	13	10	3	62	56	6
\$15,000 to \$17,499.....	94	83	11	23	21	...	11	10	1	59	52	7
\$17,500 to \$19,999.....	45	42	3	12	12	...	4	4	-	29	26	3
\$20,000 to \$24,999.....	73	61	12	9	8	...	5	5	-	58	48	10
\$25,000 to \$29,999.....	37	30	7	3	3	...	2	2	-	32	25	7
\$30,000 to \$39,999.....	34	27	7	2	2	...	1	1	-	31	24	7
\$40,000 to \$49,999.....	11	10	1	1	1	...	-	-	-	10	9	1
\$50,000 to \$74,999.....	4	3	1	-	-	...	-	-	-	3	2	1
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	12,800	12,500	15,200	13,300	13,200	...	12,000	12,000	...	12,700	12,300	16,300
Mean.....dollars..	14,400	14,100	17,100	13,800	13,700	...	13,200	13,300	...	14,700	14,300	18,000



Table 2h. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	200	187	13	17	16	...	16	16	-	167	155	12
\$5,000 to \$7,499.....	73	69	4	14	14	...	11	10	1	49	46	3
\$7,500 to \$9,999.....	102	92	10	23	23	...	16	13	3	63	56	7
\$10,000 to \$12,499.....	95	85	10	26	26	...	10	9	1	59	50	9
\$12,500 to \$14,999.....	80	70	9	25	22	...	8	6	3	46	43	3
\$15,000 to \$17,499.....	66	60	6	16	16	...	9	7	1	42	37	5
\$17,500 to \$19,999.....	41	35	6	10	10	...	3	3	-	28	22	6
\$20,000 to \$24,999.....	52	43	9	6	4	...	4	4	-	42	35	7
\$25,000 to \$29,999.....	36	29	7	3	3	...	2	2	-	31	24	7
\$30,000 to \$39,999.....	21	17	4	-	-	...	1	1	-	20	16	4
\$40,000 to \$49,999.....	8	6	1	1	1	...	-	-	-	7	5	1
\$50,000 to \$74,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	10,300	9,900	13,100	11,600	11,400	...	9,500	9,300	...	9,900	9,400	13,600
Mean.....dollars..	11,800	11,500	14,800	12,000	12,000	...	10,600	10,500	...	11,900	11,400	15,500

Total Mortgage Outstanding Debt

Less than \$5,000.....	196	187	10	17	16	...	16	16	-	164	155	8
\$5,000 to \$7,499.....	74	69	5	14	14	...	11	10	1	50	46	4
\$7,500 to \$9,999.....	97	92	5	23	23	...	14	13	1	60	56	4
\$10,000 to \$12,499.....	89	85	4	26	26	...	10	9	1	52	50	2
\$12,500 to \$14,999.....	81	70	11	23	22	...	6	6	-	52	43	10
\$15,000 to \$17,499.....	65	60	5	18	16	...	9	7	1	39	37	2
\$17,500 to \$19,999.....	41	35	6	10	10	...	3	3	-	28	22	6
\$20,000 to \$24,999.....	56	43	13	6	4	...	6	4	3	44	35	9
\$25,000 to \$29,999.....	40	29	11	3	3	...	4	2	1	33	24	9
\$30,000 to \$39,999.....	25	17	9	-	-	...	1	1	-	24	16	9
\$40,000 to \$49,999.....	7	6	1	1	1	...	-	-	-	6	5	1
\$50,000 to \$74,999.....	3	2	1	-	-	...	-	-	-	3	2	1
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	10,500	9,900	17,400	11,600	11,400	...	9,700	9,300	...	10,100	9,400	18,400
Mean.....dollars..	12,100	11,500	18,000	12,100	12,000	...	11,200	10,500	...	12,300	11,400	18,700

Interest Rate on First Mortgage

Less than 5.0 percent.....	63	59	4	17	15	...	40	37	3	7	7	-
5.0 percent.....	8	8	-	3	3	...	-	-	-	5	5	-
5.1 to 5.9 percent.....	126	116	11	83	79	...	26	21	5	18	16	2
6.0 percent.....	141	129	12	17	16	...	5	5	-	119	108	11
6.1 to 6.4 percent.....	41	37	4	-	-	...	-	-	-	41	37	4
6.5 to 6.9 percent.....	172	146	26	4	4	...	2	-	1	166	142	24
7.0 percent.....	56	50	6	-	-	...	1	1	-	55	49	6
7.1 to 7.4 percent.....	38	32	6	-	-	...	-	-	-	38	32	6
7.5 to 7.9 percent.....	47	43	4	11	11	...	1	1	-	34	31	4
8.0 percent.....	31	28	3	1	1	...	2	2	-	28	25	3
8.1 to 8.4 percent.....	5	5	-	-	-	...	-	-	-	5	5	-
8.5 to 8.9 percent.....	20	16	4	5	5	...	2	2	-	14	10	4
9.0 percent.....	7	7	-	-	-	...	-	-	-	7	7	-
9.1 to 9.9 percent.....	5	5	-	-	-	...	-	-	-	5	5	-
10.0 percent or more.....	14	14	-	-	-	...	-	-	-	14	14	-
Median.....	6.6	6.6	6.7	5.6	5.7	...	4.9	4.7	...	6.8	6.8	6.9

Term of First Mortgage

Less than 8 years.....	39	38	1	-	-	...	-	-	-	39	38	1
8 to 12 years.....	76	67	9	-	-	...	-	-	-	76	67	9
13 to 17 years.....	79	73	6	5	5	...	-	-	-	74	67	6
18 to 22 years.....	131	122	10	7	7	...	5	5	-	120	110	10
23 to 27 years.....	201	177	24	33	32	...	14	14	-	154	131	23
28 to 32 years.....	225	197	28	92	87	...	61	51	9	73	59	14
33 to 37 years.....	2	2	-	2	2	...	-	-	-	-	-	-
38 years or more.....	3	3	-	1	1	...	-	-	-	2	2	-
No stated term.....	18	17	1	-	-	...	-	-	-	18	17	1
Median.....	24.3	24.1	25.6	29.3	29.3	...	29.7	29.5	...	21.3	20.9	24.1

Holder of First Mortgage

Commercial bank or trust company.....	97	92	5	35	34	...	3	3	-	59	55	4
Mutual savings bank.....	52	45	7	20	20	...	26	20	7	5	5	-
Savings and loan association.....	351	302	49	18	16	...	17	17	-	316	269	47
Life insurance company.....	49	46	3	21	20	...	16	14	1	11	11	-
Mortgage company.....	11	9	2	3	3	...	3	3	-	5	3	2
Federal agency.....	29	27	1	14	14	...	9	8	1	6	6	-
Federal National Mortgage Association.....	27	27	-	21	21	...	6	6	-	-	-	-
Real estate or construction company.....	5	5	-	-	-	...	-	-	-	5	5	-
Individual or individual's estate.....	133	123	10	-	-	...	-	-	-	133	123	10
Other.....	22	20	1	7	6	...	-	-	-	14	14	-

Table 2h. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**West**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
Property in Northeast region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in North Central region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in South region.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in West region.....	775	695	80	141	135	...	79	70	9	555	491	64
Lender in Northeast.....	97	88	8	47	46	...	43	36	7	6	6	-
Lender in North Central.....	14	13	1	8	7	...	3	3	-	4	4	-
Lender in South.....	60	58	2	37	37	...	15	14	1	8	8	1
Lender in West.....	603	534	69	49	45	...	19	17	1	535	472	63
Lender outside United States.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Servicing of First Mortgage**

Holder.....	554	488	65	50	47	...	21	18	3	483	424	60
Agent.....	221	207	14	91	88	...	59	52	7	71	67	4

**Holder's Acquisition of First Mortgage**

Originated by holder.....	548	488	61	43	40	...	19	18	1	486	430	57
Purchased from present servicer.....	154	144	10	85	82	...	44	42	3	25	20	4
Purchased from someone else.....	59	51	8	13	13	...	14	9	5	32	30	2
Not reported.....	13	13	1	-	-	...	1	1	-	12	11	1

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	648	572	76	138	132	...	79	70	9	430	370	60
Less than 40 percent.....	15	13	2	1	1	...	1	1	-	12	11	2
40 to 49 percent.....	11	9	2	2	2	...	1	1	-	8	6	2
50 to 59 percent.....	37	26	11	4	3	...	3	1	1	30	22	8
60 to 69 percent.....	62	52	9	7	7	...	7	4	3	48	42	7
70 to 79 percent.....	143	126	18	21	19	...	9	9	-	112	97	15
80 to 89 percent.....	158	137	22	38	38	...	14	11	3	106	87	19
90 to 94 percent.....	63	56	7	21	19	...	13	12	1	29	25	3
95 to 99 percent.....	59	58	1	31	31	...	7	7	-	21	19	1
100 percent or more.....	78	76	2	12	12	...	19	17	1	48	47	-
Not reported.....	21	19	3	1	1	...	5	5	-	15	13	3
Median.....	82	83	77	88	88	...	90	91	...	79	80	76
Other properties.....	127	123	4	3	3	...	-	-	-	124	121	4

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	648	572	76	138	132	...	79	70	9	430	370	60
Less than 40 percent.....	14	13	-	1	1	...	1	1	-	11	11	-
40 to 49 percent.....	10	9	-	2	2	...	1	1	-	7	6	-
50 to 59 percent.....	26	26	-	3	3	...	1	1	-	22	22	-
60 to 69 percent.....	54	52	2	8	7	...	4	4	-	43	42	1
70 to 79 percent.....	135	126	9	19	19	...	9	9	-	107	97	9
80 to 89 percent.....	156	137	19	41	38	...	14	11	3	100	87	13
90 to 94 percent.....	76	56	20	19	19	...	13	12	1	44	25	19
95 to 99 percent.....	61	58	3	31	31	...	7	7	-	23	19	3
100 percent or more.....	95	76	19	14	12	...	23	17	5	59	47	11
Not reported.....	21	19	3	1	1	...	5	5	-	15	13	3
Median.....	84	83	91	88	88	...	92	91	...	81	80	91
Other properties.....	127	123	4	3	3	...	-	-	-	124	121	4



Table 2h. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	84	73	11	10	9	...	7	7	-	67	58	9
20 to 29 percent.....	59	59	-	3	3	...	6	6	-	50	50	-
30 to 39 percent.....	74	70	5	12	12	...	10	10	-	52	48	5
40 to 49 percent.....	84	74	10	9	9	...	11	9	1	65	56	9
50 to 59 percent.....	108	93	15	18	17	...	10	4	5	80	72	8
60 to 69 percent.....	141	120	20	30	30	...	9	6	3	101	84	18
70 to 79 percent.....	103	94	9	35	31	...	12	12	-	57	51	6
80 to 89 percent.....	60	58	2	15	15	...	6	6	-	38	37	2
90 to 99 percent.....	20	19	2	6	6	...	-	-	-	14	13	2
100 percent or more.....	8	8	-	1	1	...	2	2	-	5	5	-
Not reported.....	34	29	6	2	2	...	7	7	-	25	19	6
Median.....	56	56	57	65	65	...	53	49	...	53	53	57

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	80	73	7	10	9	...	7	7	-	63	58	5
20 to 29 percent.....	61	59	2	3	3	...	6	6	-	52	50	2
30 to 39 percent.....	71	70	1	12	12	...	10	10	-	49	48	1
40 to 49 percent.....	80	74	6	9	9	...	9	9	-	62	56	6
50 to 59 percent.....	102	93	9	17	17	...	8	4	4	77	72	5
60 to 69 percent.....	133	120	13	32	30	...	6	6	-	95	84	11
70 to 79 percent.....	108	94	14	31	31	...	13	12	1	63	51	13
80 to 89 percent.....	74	58	16	19	15	...	9	6	3	47	37	10
90 to 99 percent.....	20	19	2	6	6	...	-	-	-	14	13	2
100 percent or more.....	12	8	4	1	1	...	4	2	1	8	5	3
Not reported.....	34	29	6	2	2	...	7	7	-	25	19	6
Median.....	57	56	69	65	65	...	55	49	...	55	53	68

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	774	694	80	141	135	...	79	70	9	553	489	64
Interest and principal.....	766	688	79	141	135	...	79	70	9	546	483	63
Fully amortized.....	708	633	75	141	135	...	79	70	9	488	428	59
Partially amortized.....	58	55	4	-	-	...	-	-	-	58	55	4
Principal only.....	1	1	-	-	-	...	-	-	-	1	1	-
Fully amortized.....	1	1	-	-	-	...	-	-	-	1	1	-
Partially amortized.....	-	-	-	-	-	...	-	-	-	-	-	-
Interest only.....	6	5	1	-	-	...	-	-	-	6	5	1
No regular payment required.....	1	1	-	-	-	...	-	-	-	1	1	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	766	688	79	141	135	...	79	70	9	546	483	63
Real estate taxes and property insurance.....	368	328	40	138	132	...	71	63	8	159	133	26
With no other items.....	202	171	31	-	-	...	62	56	7	140	115	25
With other items.....	166	157	9	138	132	...	9	8	1	19	18	1
Real estate taxes only.....	54	49	5	-	-	...	4	4	-	50	45	5
Property insurance only.....	10	6	4	-	-	...	1	-	1	8	6	2
Other combinations or no other items.....	335	304	30	3	3	...	3	3	-	329	299	30
No regular payments of interest and principal...	8	8	1	-	-	...	-	-	-	8	8	1

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	774	694	80	141	135	...	79	70	9	553	489	64
Less than \$50.....	151	134	17	27	25	...	8	8	-	116	100	16
\$50 to \$59.....	109	101	9	14	13	...	18	17	1	77	71	7
\$60 to \$69.....	100	92	8	21	21	...	17	14	3	62	57	6
\$70 to \$79.....	79	73	6	15	15	...	10	8	1	54	50	4
\$80 to \$89.....	63	53	10	18	17	...	3	3	-	42	34	9
\$90 to \$99.....	69	65	4	16	16	...	10	7	3	43	42	1
\$100 to \$119.....	86	77	9	16	16	...	7	6	1	63	55	7
\$120 to \$149.....	60	51	8	8	6	...	4	4	-	47	42	6
\$150 to \$174.....	23	20	3	3	3	...	3	3	-	18	15	3
\$175 to \$199.....	11	9	2	-	-	...	-	-	-	11	9	1
\$200 to \$249.....	16	13	3	1	1	...	-	-	-	14	12	3
\$250 to \$299.....	5	5	-	1	1	...	-	-	-	4	4	-
\$300 or more.....	1	1	-	-	-	...	-	-	-	1	1	-
Median.....dollars..	73	72	79	75	75	...	68	67	...	73	73	78
Mean.....dollars..	82	82	87	80	80	...	77	76	...	84	83	87
No regular payments required.....	1	1	-	-	-	...	-	-	-	1	1	-

Table 2h. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	774	694	80	141	135	...	79	70	9	553	489	64
Less than \$70.....	343	326	17	62	60	...	40	39	1	241	227	14
\$70 to \$79.....	80	73	7	15	15	...	10	8	1	56	50	6
\$80 to \$89.....	58	53	5	17	17	...	3	3	-	39	34	5
\$90 to \$99.....	71	65	6	16	16	...	9	7	1	46	42	4
\$100 to \$119.....	88	77	10	17	16	...	6	6	-	64	55	9
\$120 to \$149.....	61	51	10	6	6	...	7	4	3	49	42	7
\$150 to \$174.....	36	20	16	5	3	...	5	3	3	25	15	10
\$175 to \$199.....	11	9	2	-	-	...	-	-	-	11	9	2
\$200 to \$249.....	18	13	5	1	1	...	-	-	-	17	12	5
\$250 to \$299.....	5	5	-	1	1	...	-	-	-	4	4	-
\$300 or more.....	3	1	1	-	-	...	-	-	-	3	1	1
Median.....dollars..	75	72	108	75	75	...	69	63	...	76	73	106
Mean.....dollars..	86	82	119	81	80	...	82	76	...	88	83	120
No regular payments required.....	1	1	-	-	-	...	-	-	-	1	1	-

Current Status of First Mortgage Payments

Current or ahead of schedule.....	727	657	70	132	126	...	74	68	7	521	464	58
Delinquent (30 days or more).....	39	30	9	9	9	...	4	1	3	26	20	6
1 to 3 payments.....	26	23	3	8	8	...	3	1	1	15	14	2
4 or more payments.....	13	7	6	1	1	...	1	-	1	11	6	5
Foreclosure in process.....	4	1	3	1	1	...	-	-	-	3	-	3
Foreclosure not in process.....	9	6	3	-	-	...	-	-	-	8	6	2
Not reported.....	7	7	-	-	-	...	1	1	-	6	6	-
No regular payments required.....	1	1	-	-	-	...	-	-	-	1	1	-

Real Estate Tax Per Housing Unit

Acquired before 1970.....	675	606	69	119	114	...	64	57	7	492	435	58
Less than \$100.....	37	34	3	4	4	...	-	-	-	32	29	3
\$100 to \$199.....	104	93	11	13	13	...	8	8	-	84	73	11
\$200 to \$299.....	129	118	10	21	21	...	8	8	-	100	90	10
\$300 to \$349.....	75	69	7	16	15	...	8	8	-	51	45	6
\$350 to \$399.....	70	64	5	24	24	...	5	5	-	41	35	5
\$400 to \$449.....	549	44	6	8	8	...	8	5	3	34	30	3
\$450 to \$499.....	33	29	4	7	7	...	4	3	1	22	19	2
\$500 to \$549.....	35	31	5	5	4	...	4	4	-	26	23	3
\$550 to \$599.....	26	22	4	7	4	...	4	4	-	16	14	1
\$600 to \$699.....	46	40	5	4	4	...	5	4	1	36	32	4
\$700 to \$799.....	25	20	4	3	3	...	7	5	1	15	12	3
\$800 or more.....	39	35	4	7	7	...	3	3	-	30	26	4
Not reported.....	7	6	1	-	-	...	-	-	-	7	6	1
Median.....dollars..	342	339	384	361	357	...	417	394	...	326	324	338
Acquired 1970 and 1971 (part).....	100	90	11	22	21	...	16	13	3	62	56	6

Interest and Principal Payments on First Mortgage as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	611	547	64	108	103	...	52	47	5	451	397	54
Less than 20 percent.....	2	2	-	-	-	...	-	-	-	1	1	-
20 to 29 percent.....	7	5	2	3	1	...	-	-	-	5	4	1
30 to 39 percent.....	35	31	4	5	5	...	7	7	-	23	19	4
40 to 49 percent.....	97	89	8	19	19	...	16	13	3	62	58	5
50 to 59 percent.....	120	102	18	25	24	...	10	10	-	85	68	17
60 to 69 percent.....	97	86	11	23	21	...	4	1	3	71	64	7
70 to 79 percent.....	48	47	1	11	10	...	5	5	-	32	32	-
80 to 89 percent.....	26	24	1	2	2	...	-	-	-	24	23	1
90 to 99 percent.....	27	26	1	8	8	...	2	2	-	17	16	1
100 percent or more.....	93	85	8	3	3	...	3	3	-	87	79	8
Not reported or not computed.....	60	50	10	9	9	...	7	7	-	44	34	10
Median.....	61	62	57	58	58	...	50	50	...	63	64	57
Other properties.....	83	74	9	17	15	...	12	11	1	55	49	6

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2h. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	611	547	64	108	103	...	52	47	5	451	397	54
Less than 20 percent.....	2	2	-	-	-	...	-	-	-	1	1	-
20 to 29 percent.....	5	5	-	1	1	...	-	-	-	4	4	-
30 to 39 percent.....	32	31	1	7	5	...	7	7	-	19	19	-
40 to 49 percent.....	92	89	3	19	19	...	15	13	1	59	58	2
50 to 59 percent.....	108	102	6	24	24	...	10	10	-	74	68	6
60 to 69 percent.....	98	86	12	21	21	...	2	1	1	74	64	11
70 to 79 percent.....	59	47	12	13	10	...	5	5	-	41	32	9
80 to 89 percent.....	27	24	3	2	2	...	-	-	-	25	23	2
90 to 99 percent.....	30	26	4	8	8	...	3	2	1	19	16	2
100 percent or more.....	98	85	13	3	3	...	4	3	1	91	79	12
Not reported or not computed.....	60	50	10	9	9	...	7	7	-	44	34	10
Median.....	63	62	73	59	58	...	51	50	...	66	64	73
Other properties.....	83	74	9	17	15	...	12	11	1	55	49	6
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	675	606	69	119	114	...	64	57	7	492	435	58
Less than \$10.....	25	23	2	3	3	...	-	-	-	22	20	2
\$10 to \$14.....	77	72	5	15	15	...	9	9	-	53	48	5
\$15 to \$19.....	128	115	13	25	25	...	9	9	-	93	80	13
\$20 to \$24.....	178	163	16	33	32	...	18	18	-	127	113	14
\$25 to \$29.....	128	114	14	24	23	...	12	10	3	92	82	10
\$30 to \$39.....	77	66	11	12	10	...	9	5	4	56	51	5
\$40 to \$49.....	6	6	-	-	-	...	-	-	-	6	6	-
\$50 to \$59.....	3	2	-	-	-	...	1	1	-	1	1	-
\$60 or more.....	11	10	-	2	2	...	-	-	-	9	9	-
Not reported or not computed.....	42	35	7	4	4	...	6	6	-	32	25	7
Median.....dollars..	22	22	23	22	21	...	23	22	...	22	22	21
Acquired 1970 and 1971 (part).....	100	90	11	22	21	...	16	13	3	62	56	6
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	611	547	64	108	103	...	52	47	5	451	397	54
Less than 5 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
5 to 9 percent.....	12	12	-	3	3	...	-	-	-	9	9	-
10 to 14 percent.....	46	40	6	6	6	...	-	-	-	39	34	6
15 to 19 percent.....	98	91	7	16	16	...	12	12	-	70	63	7
20 to 24 percent.....	113	103	10	23	22	...	8	8	-	81	72	8
25 to 29 percent.....	109	98	12	24	24	...	10	10	-	75	64	12
30 to 34 percent.....	53	47	6	10	10	...	5	4	1	37	34	4
35 to 39 percent.....	34	28	6	12	9	...	4	1	3	19	18	1
40 percent or more.....	82	73	8	4	4	...	6	5	1	71	65	7
Not reported or not computed.....	64	54	10	9	9	...	7	7	-	48	38	10
Median.....	25	24	26	25	24	...	26	24	...	25	25	25
Acquired 1970 and 1971 (Part).....	83	74	9	17	15	...	12	11	1	55	49	6
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	611	547	64	108	103	...	52	47	5	451	397	54
Less than 20 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
20 to 29 percent.....	1	1	-	-	-	...	-	-	-	-	-	-
30 to 39 percent.....	5	5	-	1	1	...	-	-	-	3	3	-
40 to 49 percent.....	9	9	-	-	-	...	-	-	-	8	8	-
50 to 59 percent.....	20	19	1	2	2	...	-	-	-	17	16	1
60 to 69 percent.....	46	45	1	8	8	...	8	8	-	30	29	1
70 to 79 percent.....	77	71	6	12	11	...	15	15	-	50	45	5
80 to 89 percent.....	89	84	6	20	20	...	8	7	1	61	57	4
90 to 99 percent.....	72	63	10	19	18	...	4	4	-	50	41	8
100 to 109 percent.....	51	41	10	12	12	...	1	-	1	37	29	8
110 percent or more.....	171	151	20	22	20	...	9	6	3	140	125	15
Not reported or not computed.....	69	59	10	9	9	...	7	7	-	54	44	10
Median.....	93	91	103	91	91	...	79	77	...	95	94	102
Acquired 1970 and 1971 (part).....	83	74	9	17	15	...	12	11	1	55	49	6

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2h. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**West**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Inside SMSA's.....	641	565	76	111	105	...	66	56	9	465	404	61
1,000,000 or more.....	57	51	5	3	1	...	1	1	-	53	49	4
250,000 to 999,999.....	132	113	19	22	22	...	13	6	7	98	85	13
50,000 to 249,999.....	202	178	24	33	32	...	29	28	1	140	119	21
10,000 to 49,999.....	138	122	16	25	24	...	14	12	1	99	85	14
Less than 10,000 and rural.....	113	101	12	29	26	...	10	10	-	75	66	9
Outside SMSA's.....	134	130	3	30	30	...	14	14	-	90	87	3
10,000 or more.....	57	57	-	26	26	...	9	9	-	22	22	-
2,500 to 9,999.....	22	21	-	2	2	...	3	3	-	17	17	-
Less than 2,500 and rural.....	54	52	3	2	2	...	1	1	-	51	48	3

**Number of Housing Units**

1.....	573	522	51	126	120	...	76	67	9	371	335	36
2.....	115	102	12	11	10	...	1	1	-	102	90	12
3.....	36	29	8	2	2	...	1	1	-	33	26	8
4.....	51	42	9	2	2	...	1	1	-	48	39	9

**Number of Buildings**

One.....	694	626	68	137	131	...	77	68	9	480	427	53
2 to 4.....	81	70	11	4	4	...	2	2	-	75	64	11
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Manner of Acquisition**

By purchase.....	768	689	79	141	135	...	79	70	9	548	484	64
Placed one new mortgage.....	421	410	11	66	65	...	31	31	-	324	314	10
Placed two or more new mortgages.....	59	27	32	-	-	...	-	-	-	59	27	32
Assumed mortgage(s) already on property.....	242	220	22	64	62	...	47	39	8	131	119	12
Assumed mortgage already on property and placed new mortgage.....	31	18	13	10	7	...	1	-	1	20	11	9
All cash.....	7	7	-	-	-	...	-	-	-	7	7	-
Borrowed other than with mortgage.....	5	4	1	-	-	...	-	-	-	5	4	1
Other.....	2	2	-	1	1	...	-	-	-	1	1	-
Not by purchase.....	7	7	-	-	-	...	-	-	-	7	7	-
Inheritance or gift.....	6	6	-	-	-	...	-	-	-	6	6	-
Other.....	1	-	-	-	-	...	-	-	-	1	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Land and Building Acquisition**

During same 12-month period.....	704	630	73	135	129	...	75	66	9	493	436	58
Acquired land previously.....	30	26	3	-	-	...	-	-	-	29	26	3
Land not owned by building owner.....	2	1	1	-	-	...	1	1	-	1	-	1
Not reported.....	40	37	2	5	5	...	3	3	-	32	29	2

**Year Acquired**

1969 to 1971 (part).....	166	148	17	36	35	...	21	17	4	109	97	12
1967 and 1968.....	153	130	22	36	36	...	8	8	-	109	87	22
1965 and 1966.....	119	108	11	21	19	...	10	8	1	88	80	8
1960 to 1964.....	196	171	25	22	21	...	21	16	4	154	134	19
1955 to 1959.....	86	82	4	16	15	...	15	15	-	54	52	2
1950 to 1954.....	37	37	-	8	8	...	6	6	-	24	23	-
1949 or earlier.....	18	18	-	1	1	...	-	-	-	17	17	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Year Built**

1969 and 1970 (part).....	13	13	-	3	3	...	-	-	-	9	9	-
1967 and 1968.....	16	13	3	-	-	...	1	1	-	15	12	3
1965 and 1966.....	39	36	3	4	4	...	3	3	-	32	30	3
1960 to 1964.....	91	77	14	14	14	...	15	11	4	62	52	9
1950 to 1959.....	230	208	22	71	69	...	48	44	4	110	95	15
1940 to 1949.....	129	115	14	31	28	...	4	2	1	94	85	10
1939 or earlier.....	229	210	19	13	13	...	5	5	-	210	191	19
Not reported.....	28	24	4	3	3	...	4	4	-	22	17	4



Table 2h. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS--Continued												
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	317	278	39	72	72	...	28	24	4	217	183	34
\$5,000 to \$7,499.....	17	14	3	1	1	...	-	-	-	16	13	3
\$7,500 to \$9,999.....	33	31	2	2	2	...	-	-	-	31	29	2
\$10,000 to \$12,499.....	37	33	4	10	10	...	2	2	-	25	21	4
\$12,500 to \$14,999.....	41	37	4	11	11	...	1	1	-	29	25	4
\$15,000 to \$17,499.....	43	40	3	13	13	...	5	5	-	26	23	3
\$17,500 to \$19,999.....	42	40	2	13	13	...	7	7	-	22	19	2
\$20,000 to \$24,999.....	26	23	3	7	7	...	3	3	-	17	14	3
\$25,000 to \$29,999.....	29	23	5	8	8	...	5	3	3	15	12	3
\$30,000 to \$34,999.....	14	7	7	1	-	...	4	3	1	9	4	5
\$35,000 to \$39,999.....	17	15	3	4	4	...	-	-	-	13	11	3
\$40,000 to \$49,999.....	4	3	1	-	-	...	-	-	-	4	3	1
\$50,000 or more.....	7	5	1	-	-	...	-	-	-	7	5	1
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	8	6	1	1	1	...	2	2	-	5	4	1
Other properties.....	458	417	40	69	64	...	51	46	5	338	308	30
Value												
Less than \$5,000.....	8	8	-	-	-	...	-	-	-	8	8	-
\$5,000 to \$7,499.....	32	29	3	-	-	...	-	-	-	32	29	3
\$7,500 to \$9,999.....	29	27	3	3	3	...	2	2	-	25	22	3
\$10,000 to \$12,499.....	72	68	4	13	13	...	5	5	-	54	50	4
\$12,500 to \$14,999.....	61	58	3	17	17	...	9	7	3	35	34	-
\$15,000 to \$17,499.....	81	78	3	25	24	...	12	11	1	44	43	1
\$17,500 to \$19,999.....	81	74	7	22	20	...	11	11	-	48	43	5
\$20,000 to \$24,999.....	122	114	8	32	31	...	17	15	1	74	68	6
\$25,000 to \$29,999.....	84	67	17	16	13	...	9	5	4	59	48	10
\$30,000 to \$39,999.....	92	80	12	9	9	...	6	6	-	77	66	12
\$40,000 to \$49,999.....	42	34	7	1	1	...	-	-	-	40	33	7
\$50,000 to \$74,999.....	31	25	6	1	1	...	-	-	-	31	25	6
\$75,000 to \$99,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$100,000 or more.....	2	1	1	-	-	...	-	-	-	2	1	1
Not reported.....	34	29	6	2	2	...	7	7	-	25	19	6
Median.....dollars..	20,200	19,600	26,700	18,700	18,600	...	19,100	19,000	...	21,300	20,400	28,400
Mean.....dollars..	22,600	22,000	28,000	19,700	19,600	...	19,800	19,800	...	23,700	23,000	29,900
Value Per Housing Unit												
Less than \$5,000.....	15	13	2	-	-	...	-	-	-	15	13	2
\$5,000 to \$7,499.....	59	55	4	1	1	...	-	-	-	58	54	4
\$7,500 to \$9,999.....	60	54	5	7	7	...	2	2	-	51	46	5
\$10,000 to \$12,499.....	109	96	13	16	15	...	7	7	-	86	74	12
\$12,500 to \$14,999.....	84	76	7	21	21	...	9	7	3	53	49	4
\$15,000 to \$17,499.....	93	88	5	24	22	...	13	11	1	57	55	2
\$17,500 to \$19,999.....	78	69	9	21	20	...	11	11	-	45	38	7
\$20,000 to \$24,999.....	109	103	7	30	30	...	16	15	1	63	58	5
\$25,000 to \$34,999.....	91	74	17	14	11	...	12	8	4	65	55	10
\$35,000 to \$49,999.....	30	27	4	5	5	...	1	1	-	24	20	4
\$50,000 or more.....	13	11	2	-	-	...	-	-	-	13	11	2
Not reported.....	34	29	6	2	2	...	7	7	-	25	19	6
Median.....dollars..	16,200	16,100	17,700	17,600	17,500	...	18,600	18,400	...	15,100	15,000	16,400
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....												
Less than \$50.....	611	547	64	108	103	...	52	47	5	451	397	54
\$50 to \$59.....	36	32	4	2	2	...	-	-	-	33	29	4
\$60 to \$69.....	32	31	1	2	2	...	4	4	-	26	26	1
\$70 to \$79.....	40	36	4	5	5	...	1	1	-	33	29	4
\$80 to \$89.....	34	31	3	4	3	...	1	1	-	29	26	3
\$90 to \$99.....	42	40	3	6	6	...	1	-	1	35	33	1
\$100 to \$119.....	28	24	3	2	2	...	1	1	-	25	22	3
\$120 to \$149.....	83	77	6	16	16	...	4	3	1	63	58	5
\$150 to \$174.....	115	103	11	32	30	...	11	11	-	71	63	9
\$175 to \$199.....	61	55	6	15	15	...	12	10	1	34	30	5
\$200 to \$249.....	32	28	4	5	5	...	5	4	1	21	19	2
\$250 to \$299.....	24	20	3	7	6	...	3	3	-	14	12	2
\$300 or more.....	15	13	2	2	2	...	1	1	-	12	9	2
No rental receipts.....	10	7	2	-	-	...	-	-	-	10	7	2
Not reported.....	5	3	3	-	-	...	-	-	-	5	3	3
Median.....dollars..	54	47	7	9	9	...	7	7	-	39	31	7
Mean.....dollars..	115	114	126	130	130	...	145	145	...	107	105	122
Acquired 1970 and 1971 (part).....	120	118	139	129	127	...	138	138	...	116	114	138
Acquired 1970 and 1971 (part).....	83	74	9	17	15	...	12	11	-	55	49	6

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2h. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**West**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Acquired by purchase.....	767	689	79	141	134	...	79	70	9	548	484	64
Purchase 1967 to 1971 (part).....	317	278	39	72	70	...	28	24	4	217	183	34
Less than 80 percent.....	63	57	6	17	17	...	3	1	1	43	39	4
80 to 89 percent.....	80	67	12	21	21	...	12	11	1	46	35	11
90 to 94 percent.....	47	43	5	15	15	...	3	3	-	29	25	5
95 to 99 percent.....	27	21	6	4	4	...	2	-	1	21	17	5
100 percent or more.....	91	82	9	12	11	...	7	7	-	71	64	8
Not reported.....	10	8	1	2	2	...	2	2	-	6	4	1
Median.....	91	91	91	88	87	...	...	...	...	92	93	...
Purchased 1960 to 1966.....	312	277	36	43	40	...	30	25	5	239	212	27
Less than 60 percent.....	27	25	3	1	1	...	3	3	-	23	21	3
60 to 79 percent.....	114	101	13	14	13	...	18	14	4	82	74	8
80 to 89 percent.....	65	60	5	16	16	...	3	3	-	46	42	4
90 to 99 percent.....	41	34	7	6	6	...	3	2	1	32	27	5
100 percent or more.....	36	32	4	4	3	...	1	1	-	30	28	3
Not reported.....	29	25	4	1	1	...	3	3	-	25	21	4
Median.....	79	80	...	83	83	...	...	...	...	80	80	...
Purchased 1959 or earlier.....	138	134	4	26	24	...	21	21	-	92	89	3
Less than 40 percent.....	17	17	-	1	1	...	-	-	-	16	16	-
40 to 59 percent.....	28	27	1	3	1	...	4	4	-	21	21	-
60 to 79 percent.....	42	40	1	10	10	...	8	8	-	23	21	1
80 to 99 percent.....	30	30	-	8	8	...	4	4	-	18	18	-
100 percent or more.....	9	9	-	3	3	...	1	1	-	4	4	-
Not reported.....	12	11	1	-	-	...	3	3	-	10	8	1
Median.....	68	68	...	...	...	...	...	...	-	63	62	...
Not acquired by purchase.....	7	7	-	-	-	...	-	-	-	7	7	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	611	547	64	108	103	...	52	47	5	451	397	54
Less than 5 percent.....	37	32	5	3	3	...	2	2	-	32	27	5
5 to 9 percent.....	263	242	21	53	51	...	26	22	4	184	169	15
10 to 14 percent.....	210	189	22	41	38	...	16	15	1	153	136	18
15 to 19 percent.....	23	19	5	1	1	...	-	-	-	22	17	5
20 to 24 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
25 to 29 percent.....	1	1	-	-	-	...	-	-	-	-	-	-
30 to 39 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
40 percent or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported or not computed.....	73	62	12	9	9	...	8	8	-	56	45	12
Median.....	9	9	10	9	9	...	8	8	...	9	9	10
Acquired 1970 and 1971 (part).....	83	74	9	17	15	...	12	11	1	55	49	6

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	611	547	64	108	103	...	52	47	5	451	397	54
Less than 1.0 percent.....	305	270	35	64	61	...	27	22	5	213	187	26
1.0 to 2.9 percent.....	9	7	2	1	1	...	0	0	0	8	6	2
3.0 to 4.9 percent.....	16	14	3	4	4	...	-	-	-	13	10	3
5.0 to 6.9 percent.....	7	5	2	-	-	...	-	-	-	6	4	2
7.0 to 8.9 percent.....	19	18	1	1	1	...	-	-	-	17	16	1
9.0 to 10.9 percent.....	13	11	1	0	-	...	-	-	-	13	11	1
11.0 to 12.9 percent.....	6	6	-	1	1	...	-	-	-	5	5	-
13.0 to 14.9 percent.....	3	3	-	1	1	...	-	-	-	2	2	-
15 percent or more.....	95	89	6	15	13	...	6	6	-	74	70	4
Not reported or not computed.....	139	125	14	19	19	...	19	19	-	101	87	14
Median.....	0.7	0.7	0.7	0.7	0.7	...	...	...	...	0.8	0.8	0.7
Acquired 1970 and 1971 (part).....	83	74	9	17	15	...	12	11	1	55	49	6

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	704	633	71	129	123	...	73	66	7	502	444	58
Partnership.....	40	34	5	6	6	...	5	4	1	28	24	4
Real estate corporation.....	14	14	-	4	4	...	-	-	-	10	10	-
Real estate investment trust.....	1	-	-	-	-	...	-	-	-	1	-	-
Financial institution.....	2	1	1	-	-	...	-	-	-	2	1	1
Housing cooperative organization.....	-	-	-	-	-	...	-	-	-	-	-	-
Other.....	11	10	2	2	2	...	1	-	1	8	8	-
Not reported.....	4	4	-	-	-	...	-	-	-	4	4	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1i. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	405	219	185	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	98	20	78
Inside SMSA's.....	...	...	...	Less than \$5,000.....	18	9	9
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	16	6	10
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	14	1	13
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	18	2	16
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	10	-	10
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	3	-	3
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	3	-	3
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	5	1	3
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	1	-	1
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	3	-	3
Number of Housing Units				\$35,000 to \$39,999.....	1	-	1
1.....	224	127	97	\$40,000 to \$49,999.....	3	-	3
2.....	114	55	58	\$50,000 or more.....	-	-	-
3.....	34	21	13	Not reported.....	3	1	2
4.....	34	17	17	Median.....dollars..	9,900	...	10,800
Number of Buildings				Other properties.....dollars..	307	199	108
1.....	377	207	170	Value			
2 to 4.....	28	12	16	Less than \$5,000.....	22	18	3
Not reported.....	-	-	-	\$5,000 to \$7,499.....	40	34	6
Manner of Acquisition				\$7,500 to \$9,999.....	38	25	13
By purchase.....	350	167	183	\$10,000 to \$12,499.....	47	31	16
Placed one new mortgage.....	192	70	122	\$12,500 to \$14,999.....	29	10	19
Placed two or more new mortgages.....	22	7	15	\$15,000 to \$17,499.....	21	14	7
Assumed mortgage(s) already on property.....	55	18	37	\$17,500 to \$19,999.....	27	11	16
Assumed mortgage already on property and placed new mortgage.....	9	1	7	\$20,000 to \$24,999.....	48	17	31
All cash.....	67	66	1	\$25,000 to \$29,999.....	30	13	17
Borrowed other than with mortgage.....	4	4	-	\$30,000 to \$39,999.....	34	12	22
Other.....	1	1	-	\$40,000 to \$49,999.....	20	8	12
Not by purchase.....	52	49	2	\$50,000 to \$74,999.....	13	2	11
Inheritance or gift.....	47	44	2	\$75,000 to \$99,999.....	1	-	1
Other.....	5	5	-	\$100,000 or more.....	1	1	1
Not reported.....	3	3	-	Not reported.....	33	25	9
Land and Building Acquisition				Median.....dollars..	16,100	11,600	21,000
During same 12-month period.....	370	191	179	Mean.....dollars..	19,300	15,900	23,100
Acquired land previously.....	16	16	-	Value Per Housing Unit			
Land not owned by building owner.....	1	-	1	Less than \$5,000.....	50	37	13
Not reported.....	17	13	5	\$5,000 to \$7,499.....	70	51	19
Year Property Acquired				\$7,500 to \$9,999.....	46	28	18
1969 to 1971 (part).....	69	24	45	\$10,000 to \$12,499.....	57	32	25
1967 and 1968.....	47	13	34	\$12,500 to \$14,999.....	44	15	29
1965 and 1966.....	30	11	19	\$15,000 to \$17,499.....	18	6	12
1960 to 1964.....	93	35	58	\$17,500 to \$19,999.....	25	10	15
1955 to 1959.....	57	34	23	\$20,000 to \$24,999.....	29	7	22
1950 to 1954.....	29	24	5	\$25,000 to \$34,999.....	21	8	13
1949 or earlier.....	81	78	2	\$35,000 to \$49,999.....	7	1	5
Not reported.....	-	-	-	\$50,000 or more.....	5	-	5
Year Built				Not reported.....	33	25	9
1969 and 1970 (part).....	1	-	1	Median.....dollars..	10,900	8,400	13,600
1967 and 1968.....	1	-	1	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	2	-	2	Acquired before 1970 <sup>1</sup> .....	325	176	149
1960 to 1964.....	14	5	9	Less than \$50.....	43	28	15
1950 to 1959.....	45	9	36	\$50 to \$59.....	30	22	8
1940 to 1949.....	46	24	22	\$60 to \$69.....	39	29	10
1939 or earlier.....	289	178	111	\$70 to \$79.....	32	20	12
Not reported.....	7	4	3	\$80 to \$89.....	27	16	11
				\$90 to \$99.....	11	6	5
				\$100 to \$119.....	29	9	20
				\$120 to \$149.....	31	14	17
				\$150 to \$174.....	16	4	12
				\$175 to \$199.....	3	-	3
				\$200 to \$249.....	7	3	5
				\$250 to \$299.....	3	1	3
				\$300 or more.....	10	1	9
				No rental receipts.....	3	3	-
				Not reported.....	40	20	19
				Median.....dollars..	79	69	102
				Mean.....dollars..	99	82	119
				Acquired 1970 and 1971 (part).....	32	10	21

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1i. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More				Inside SMSA's, Places of 1,000,000 or More			
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	350	166	183	Acquired before 1970.....	365	203	163
Purchased 1967 to 1971 (part).....	98	20	78	Less than \$10.....	12	7	4
Less than 80 percent.....	26	8	18	\$10 to \$14.....	33	20	13
80 to 89 percent.....	21	3	18	\$15 to \$19.....	54	22	33
90 to 94 percent.....	7	-	7	\$20 to \$24.....	68	36	32
95 to 99 percent.....	4	-	4	\$25 to \$29.....	56	26	30
100 percent or more.....	36	8	28	\$30 to \$39.....	55	29	26
Not reported.....	4	1	3	\$40 to \$49.....	15	9	7
Median.....	90	...	91	\$50 to \$59.....	10	8	2
Purchased 1960 to 1966.....	111	35	76	\$60 or more.....	9	7	2
Less than 60 percent.....	16	10	7	Not reported or not computed.....	52	39	12
60 to 79 percent.....	35	12	24	Median.....dollars..	24	24	23
80 to 89 percent.....	17	1	16	Acquired 1970 and 1971 (part).....	40	17	23
90 to 99 percent.....	14	6	9				
100 percent or more.....	14	6	9				
Not reported.....	14	2	12				
Median.....	79	...	81				
Purchased 1959 or earlier.....	141	111	29				
Less than 40 percent.....	25	22	3				
40 to 59 percent.....	29	23	6				
60 to 79 percent.....	29	23	7				
80 to 99 percent.....	24	13	11				
100 percent or more.....	16	13	2				
Not reported.....	18	17	-				
Median.....	65	62	...				
Not acquired by purchase.....	54	53	1				
Rental Receipts as Percent of Value				Real Estate Tax as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	325	176	149	Acquired before 1970 <sup>1</sup> .....	325	176	149
Less than 5 percent.....	20	5	15	Less than 5 percent.....	3	3	-
5 to 9 percent.....	96	42	54	5 to 9 percent.....	11	8	3
10 to 14 percent.....	84	48	37	10 to 14 percent.....	33	21	13
15 to 19 percent.....	38	26	12	15 to 19 percent.....	40	21	19
20 to 24 percent.....	18	14	3	20 to 24 percent.....	53	30	23
25 to 29 percent.....	5	2	2	25 to 29 percent.....	37	15	22
30 to 39 percent.....	3	2	1	30 to 34 percent.....	22	9	12
40 percent or more.....	2	2	1	35 to 39 percent.....	30	24	7
Not reported or not computed.....	58	35	23	40 percent or more.....	42	13	29
Median.....	11	12	9	Not reported or not computed.....	53	32	21
Acquired 1970 and 1971 (part).....	32	10	21	Median.....	24	23	26
				Acquired 1970 and 1971 (part).....	32	10	21
Rental Vacancy Losses as Percent of Potential Receipts				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....	325	176	149	Acquired before 1970 <sup>1</sup> .....	325	176	149
Less than 1.0 percent.....	150	79	71	Less than 20 percent.....	33	33	-
1.0 to 2.9 percent.....	4	1	3	20 to 29 percent.....	48	48	-
3.0 to 4.9 percent.....	4	3	1	30 to 39 percent.....	27	27	1
5.0 to 6.9 percent.....	1	1	-	40 to 49 percent.....	30	24	6
7.0 to 8.9 percent.....	2	1	1	50 to 59 percent.....	11	4	7
9.0 to 10.9 percent.....	3	3	-	60 to 69 percent.....	16	3	14
11.0 to 12.9 percent.....	3	2	1	70 to 79 percent.....	21	-	20
13.0 to 14.9 percent.....	3	1	2	80 to 89 percent.....	13	-	12
15 percent or more.....	51	26	25	90 to 99 percent.....	13	-	13
Not reported or not computed.....	101	58	43	100 to 109 percent.....	6	-	6
Median.....	0.7	0.7	0.7	110 percent or more.....	48	4	45
Acquired 1970 and 1971 (part).....	32	10	21	Not reported or not computed.....	60	35	25
				Median.....	48	27	90
				Acquired 1970 and 1971 (part).....	32	10	21
RECURRING EXPENSES				OWNER CHARACTERISTICS			
Real Estate Tax Per Housing Unit				Type of Owner			
Acquired before 1970.....	365	203	163	Individual.....	359	196	163
Less than \$100.....	37	29	8	Partnership.....	13	4	8
\$100 to \$199.....	100	63	38	Real estate corporation.....	13	6	7
\$200 to \$299.....	69	41	28	Real estate investment trust.....	-	-	-
\$300 to \$349.....	35	17	18	Financial institution.....	2	1	2
\$350 to \$399.....	20	8	12	Housing cooperative organization.....	-	-	-
\$400 to \$449.....	18	10	8	Other.....	15	11	5
\$450 to \$499.....	6	1	5	Not reported.....	1	1	-
\$500 to \$549.....	14	5	9				
\$550 to \$599.....	4	-	4				
\$600 to \$699.....	8	1	7				
\$700 to \$799.....	13	4	10				
\$800 or more.....	12	1	11				
Not reported.....	27	22	5				
Median.....dollars..	245	197	314				
Acquired 1970 and 1971 (part).....	40	17	23				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	185	175	11	27	26	1	15	14	1	143	135	9
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	175	175	-	26	26	...	14	14	...	135	135	-
2.....	11	-	11	1	-	...	1	-	...	9	-	9
3 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	174	164	11	27	26	...	15	14	...	132	124	9
Contract to purchase.....	11	11	-	-	-	...	-	-	...	11	11	-
Origin of First Mortgage												
Mortgage made at time property acquired.....	118	110	8	19	19	...	5	4	...	94	88	7
Mortgage assumed at time property acquired.....	40	38	2	6	5	...	11	11	...	24	23	1
Mortgage placed later than acquisition of property.....	27	26	1	2	2	...	-	-	...	25	24	1
Refinanced mortgage: Same lender.....	13	13	1	-	-	...	-	-	...	13	13	1
Different lender.....	11	10	-	2	2	...	-	-	...	9	8	-
Mortgage placed on a property owned free and clear of debt.....	3	3	-	-	-	...	-	-	...	3	3	-
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	27	26	1	2	2	...	-	-	...	25	24	1
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	3	3	-	1	1	...	-	-	...	3	3	-
Secure better terms.....	2	2	-	-	-	...	-	-	...	2	2	-
Provide funds for additions, improvements, or repairs to this property.....	8	8	-	-	-	...	-	-	...	8	8	-
Provide funds for investment in other real estate.....	5	5	-	-	-	...	-	-	...	5	5	-
Provide funds for other types of investments.....	1	1	-	-	-	...	-	-	...	1	1	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-	...	-	-	-
Other reasons.....	2	2	-	-	-	...	-	-	...	2	2	-
Not reported.....	5	5	-	1	1	...	-	-	...	4	4	-
Other properties.....	158	149	10	25	24	...	15	14	...	118	111	8
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	51	50	1	10	10	...	7	7	...	34	33	1
1967 and 1968.....	34	31	2	6	6	...	1	1	...	26	24	2
1965 and 1966.....	26	25	1	3	3	...	-	-	...	23	22	1
1960 to 1964.....	57	54	4	4	4	...	4	4	...	50	46	4
1955 to 1959.....	16	14	2	4	3	...	2	2	...	10	9	1
1950 to 1954.....	1	1	-	-	-	...	1	1	...	-	-	-
1949 or earlier.....	1	1	0	1	1	...	-	-	...	-	-	-
First Mortgage Loan												
Less than \$5,000.....	13	13	-	2	2	...	1	1	...	9	9	-
\$5,000 to \$7,499.....	33	29	4	4	3	...	3	3	...	25	23	3
\$7,500 to \$9,999.....	18	18	-	2	2	...	3	3	...	13	13	-
\$10,000 to \$12,499.....	24	24	-	6	6	...	5	5	...	13	13	-
\$12,500 to \$14,999.....	26	24	2	5	5	...	-	-	...	21	19	2
\$15,000 to \$17,499.....	19	16	2	2	2	...	1	-	...	16	14	2
\$17,500 to \$19,999.....	9	9	-	3	3	...	-	-	...	6	6	-
\$20,000 to \$24,999.....	24	23	1	3	3	...	1	1	...	20	19	1
\$25,000 to \$29,999.....	9	8	-	-	-	...	-	-	...	8	8	-
\$30,000 to \$39,999.....	10	9	-	-	-	...	1	1	...	9	9	-
\$40,000 to \$49,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$50,000 to \$74,999.....	1	1	-	-	-	...	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	12,900	12,800	...	...	...	...	...	...	...	13,700	13,600	...
Mean.....dollars..	14,200	14,300	...	...	...	...	...	...	...	15,000	15,000	...

Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	53	49	4	4	3	...	7	7	...	42	39	2
\$5,000 to \$7,499.....	14	13	1	3	3	...	1	1	...	9	9	1
\$7,500 to \$9,999.....	27	26	1	7	7	...	3	3	...	18	17	1
\$10,000 to \$12,499.....	27	25	2	3	3	...	1	1	...	22	20	2
\$12,500 to \$14,999.....	16	14	1	2	2	...	1	-	...	12	12	1
\$15,000 to \$17,499.....	13	11	2	2	2	...	-	-	...	11	9	2
\$17,500 to \$19,999.....	12	12	-	3	3	...	-	-	...	9	9	-
\$20,000 to \$24,999.....	9	9	-	1	1	...	1	1	...	8	7	-
\$25,000 to \$29,999.....	11	11	-	-	-	...	1	1	...	10	10	-
\$30,000 to \$39,999.....	2	2	-	-	-	...	-	-	...	2	2	-
\$40,000 to \$49,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$50,000 to \$74,999.....	1	1	-	-	-	...	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	9,800	9,800	...	...	...	...	...	...	...	10,300	10,200	...
Mean.....dollars..	11,200	11,200	...	...	...	...	...	...	...	11,600	11,600	...

**Total Mortgage Outstanding Debt**

Less than \$5,000.....	51	49	2	4	3	...	7	7	...	40	39	-
\$5,000 to \$7,499.....	15	13	2	3	3	...	1	1	...	11	9	2
\$7,500 to \$9,999.....	26	26	-	7	7	...	3	3	...	17	17	-
\$10,000 to \$12,499.....	26	25	1	3	3	...	1	1	...	21	20	1
\$12,500 to \$14,999.....	16	14	2	2	2	...	-	-	...	14	12	2
\$15,000 to \$17,499.....	12	11	1	2	2	...	-	-	...	10	9	1
\$17,500 to \$19,999.....	12	12	-	3	3	...	-	-	...	9	9	-
\$20,000 to \$24,999.....	11	9	2	1	1	...	1	1	...	9	7	2
\$25,000 to \$29,999.....	11	11	-	-	-	...	1	1	...	10	10	-
\$30,000 to \$39,999.....	2	2	-	-	-	...	-	-	...	2	2	-
\$40,000 to \$49,999.....	1	-	-	-	-	...	-	-	...	1	-	-
\$50,000 to \$74,999.....	1	1	-	-	-	...	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	9,900	9,800	...	...	...	...	...	...	...	10,500	10,200	...
Mean.....dollars..	11,400	11,200	...	...	...	...	...	...	...	11,800	11,600	...

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	10	9	1	3	1	...	7	7	...	-	-	-
5.0 percent.....	3	3	1	-	-	...	-	-	...	3	3	1
5.1 to 5.9 percent.....	33	33	-	13	13	...	5	5	...	15	15	-
6.0 percent.....	41	37	4	3	3	...	-	-	...	38	34	4
6.1 to 6.4 percent.....	11	10	-	-	-	...	-	-	...	11	10	-
6.5 to 6.9 percent.....	27	25	2	-	-	...	-	-	...	27	25	2
7.0 percent.....	21	20	1	1	1	...	-	-	...	21	19	1
7.1 to 7.4 percent.....	10	10	-	-	-	...	-	-	...	10	10	-
7.5 to 7.9 percent.....	12	11	1	5	5	...	1	-	...	7	7	-
8.0 percent.....	9	9	-	-	-	...	1	1	...	8	8	-
8.1 to 8.4 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
8.5 to 8.9 percent.....	3	3	-	2	2	...	-	-	...	1	1	-
9.0 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
9.1 to 9.9 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
10.0 percent or more.....	2	2	-	-	-	...	-	-	...	2	2	-
Median.....	6.4	6.4	...	...	...	...	...	...	...	6.7	6.7	...

**Term of First Mortgage**

Less than 8 years.....	13	11	2	-	-	...	1	1	...	11	10	2
8 to 12 years.....	36	35	1	-	-	...	1	1	...	35	33	1
13 to 17 years.....	26	24	2	1	1	...	1	1	...	24	22	2
18 to 22 years.....	35	34	1	1	1	...	2	2	...	31	30	1
23 to 27 years.....	38	35	3	10	9	...	4	4	...	24	22	2
28 to 32 years.....	34	34	-	15	15	...	4	4	...	15	15	-
33 to 37 years.....	-	-	-	-	-	...	-	-	...	-	-	-
38 years or more.....	1	1	-	-	-	...	-	-	...	1	1	-
No stated term.....	2	2	-	-	-	...	-	-	...	2	2	-
Median.....	20.3	20.5	...	...	...	...	...	...	...	18.0	18.2	...

**Holder of First Mortgage**

Commercial bank or trust company.....	11	11	-	-	-	...	-	-	...	11	11	-
Mutual savings bank.....	18	16	2	5	5	...	4	3	...	9	7	2
Savings and loan association.....	93	88	5	7	6	...	6	6	...	80	76	4
Life insurance company.....	8	8	-	3	3	...	2	2	...	3	3	-
Mortgage company.....	4	4	-	2	2	...	-	-	...	1	1	-
Federal agency.....	4	4	-	3	3	...	-	-	...	1	1	-
Federal National Mortgage Association.....	9	9	-	6	6	...	3	3	...	-	-	-
Real estate or construction company.....	4	4	-	-	-	...	-	-	...	4	4	-
Individual or individual's estate.....	28	26	2	-	-	...	-	-	...	28	26	2
Other.....	7	6	-	-	-	...	-	-	...	7	6	-



Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	59	55	5	8	8	...	6	5	...	45	41	4
Lender in Northeast.....	56	51	5	6	6	...	6	5	...	44	40	4
Lender in North Central.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender in South.....	4	4	-	3	3	...	-	-	...	1	1	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in North Central region.....	39	39	-	9	9	...	-	-	...	30	30	-
Lender in Northeast.....	1	1	-	1	1	...	-	-	...	-	-	-
Lender in North Central.....	33	33	-	3	3	...	-	-	...	30	29	-
Lender in South.....	3	3	-	3	3	...	-	-	...	-	-	-
Lender in West.....	1	1	-	1	1	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in South region.....	30	30	-	7	7	...	8	8	...	15	15	-
Lender in Northeast.....	10	10	-	5	5	...	4	4	...	1	1	-
Lender in North Central.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender in South.....	20	20	-	3	3	...	4	4	...	14	14	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in West region.....	57	51	5	3	1	...	1	1	...	53	49	4
Lender in Northeast.....	2	2	-	-	-	...	1	1	...	1	1	-
Lender in North Central.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender in South.....	2	2	-	1	1	...	-	-	...	-	-	-
Lender in West.....	53	47	5	1	-	...	-	-	...	51	47	4
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

**Servicing of First Mortgage**

Holder.....	148	138	10	10	9	...	7	7	...	130	123	8
Agent.....	38	37	1	17	17	...	8	8	...	13	12	1

**Holder's Acquisition of First Mortgage**

Originated by holder.....	135	128	7	11	9	...	6	5	...	118	114	5
Purchased from present servicer.....	28	26	2	14	14	...	6	6	...	8	6	2
Purchased from someone else.....	17	15	2	2	2	...	3	3	...	11	9	2
Not reported.....	6	5	-	-	-	...	-	-	...	6	5	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	156	147	10	25	24	...	15	14	...	116	109	8
Less than 40 percent.....	5	4	1	-	-	...	1	1	...	4	3	1
40 to 49 percent.....	4	4	-	1	1	...	-	-	...	4	4	-
50 to 59 percent.....	13	9	4	3	1	...	1	1	...	10	7	3
60 to 69 percent.....	12	11	1	-	-	...	2	1	...	10	10	-
70 to 79 percent.....	39	38	1	4	4	...	1	1	...	34	32	1
80 to 89 percent.....	34	32	2	3	3	...	5	5	...	26	24	2
90 to 94 percent.....	12	12	-	2	2	...	-	-	...	9	9	-
95 to 99 percent.....	16	16	-	11	11	...	3	3	...	2	2	-
100 percent or more.....	16	16	-	1	1	...	1	1	...	14	14	-
Not reported.....	5	5	-	-	-	...	1	1	...	4	4	-
Median.....	80	81	...	...	...	...	...	...	...	78	78	...
Other properties.....	29	28	1	2	2	...	-	-	...	27	26	1

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	156	147	10	25	24	...	15	14	...	116	109	8
Less than 40 percent.....	4	4	-	-	-	...	1	1	...	3	3	-
40 to 49 percent.....	4	4	-	1	1	...	-	-	...	4	4	-
50 to 59 percent.....	9	9	-	1	1	...	1	1	...	7	7	-
60 to 69 percent.....	12	11	1	1	-	...	1	1	...	10	10	-
70 to 79 percent.....	38	38	-	4	4	...	1	1	...	33	32	-
80 to 89 percent.....	37	32	5	3	3	...	5	5	...	28	24	4
90 to 94 percent.....	13	12	2	2	2	...	-	-	...	11	9	2
95 to 99 percent.....	16	16	-	11	11	...	3	3	...	2	2	-
100 percent or more.....	17	16	1	1	1	...	1	1	...	15	14	1
Not reported.....	5	5	-	-	-	...	1	1	...	4	4	-
Median.....	81	81	...	...	...	...	...	...	...	79	78	...
Other properties.....	29	28	1	2	2	...	-	-	...	27	26	1

Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	26	23	2	3	1	...	1	1	...	22	21	1
20 to 29 percent.....	17	15	2	-	-	...	1	1	...	16	14	2
30 to 39 percent.....	15	15	-	1	1	...	2	2	...	13	13	-
40 to 49 percent.....	27	22	4	3	3	...	1	1	...	22	18	4
50 to 59 percent.....	32	31	1	5	5	...	2	1	...	25	24	-
60 to 69 percent.....	25	25	-	2	2	...	1	1	...	22	21	-
70 to 79 percent.....	16	16	-	5	5	...	2	2	...	9	9	-
80 to 89 percent.....	7	7	-	2	2	...	-	-	...	5	5	-
90 to 99 percent.....	8	8	-	5	5	...	2	2	...	1	1	-
100 percent or more.....	4	4	-	1	1	...	1	1	...	3	3	-
Not reported.....	9	8	-	-	-	...	1	1	...	7	7	-
Median.....	51	52	...	...	...	...	...	...	...	48	49	...
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	25	23	2	3	1	...	1	1	...	21	21	-
20 to 29 percent.....	15	15	-	-	-	...	1	1	...	14	14	-
30 to 39 percent.....	16	15	1	1	1	...	2	2	...	13	13	1
40 to 49 percent.....	25	22	3	3	3	...	1	1	...	21	18	3
50 to 59 percent.....	34	31	3	5	5	...	1	1	...	27	24	3
60 to 69 percent.....	25	25	-	2	2	...	1	1	...	22	21	-
70 to 79 percent.....	16	16	-	5	5	...	2	2	...	9	9	-
80 to 89 percent.....	8	7	1	2	2	...	1	-	...	5	5	-
90 to 99 percent.....	8	8	-	5	5	...	2	2	...	1	1	-
100 percent or more.....	4	4	-	1	1	...	1	1	...	3	3	-
Not reported.....	9	8	-	-	-	...	1	1	...	7	7	-
Median.....	51	52	...	...	...	...	...	...	...	49	49	...
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Method of Payment of First Mortgage												
Regular payments required.....	185	175	11	27	26	...	15	14	...	143	135	9
Interest and principal.....	181	172	9	27	26	...	15	14	...	139	132	7
Fully amortized.....	169	161	8	27	26	...	15	14	...	127	121	6
Partially amortized.....	12	11	1	-	-	...	-	-	...	12	11	1
Principal only.....	-	-	-	-	-	...	-	-	...	-	-	-
Fully amortized.....	-	-	-	-	-	...	-	-	...	-	-	-
Partially amortized.....	-	-	-	-	-	...	-	-	...	-	-	-
Interest only.....	4	3	1	-	-	...	-	-	...	4	3	1
No regular payment required.....	-	-	-	-	-	...	-	-	...	-	-	-
Items Included in First Mortgage Payment												
Regular payments of both interest and principal.....	181	172	9	27	26	...	15	14	...	139	132	7
Real estate taxes and property insurance.....	82	78	5	27	26	...	13	12	...	42	40	3
With no other items.....	52	49	3	1	1	...	11	11	...	39	37	2
With other items.....	30	28	2	26	24	...	2	2	...	3	2	1
Real estate taxes only.....	27	26	1	-	-	...	2	2	...	25	24	1
Property insurance only.....	2	1	-	-	-	...	-	-	...	2	1	-
Other combinations or no other items.....	70	67	3	-	-	...	-	-	...	70	67	3
No regular payments of interest and principal...	4	3	1	-	-	...	-	-	...	4	3	1
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit												
Regular monthly payments of interest and/or principal.....	185	175	11	27	26	...	15	14	...	143	135	9
Less than \$50.....	58	54	4	11	10	...	6	6	...	41	39	2
\$50 to \$59.....	23	22	1	3	3	...	4	4	...	16	15	1
\$60 to \$69.....	25	22	3	5	5	...	3	2	...	17	14	2
\$70 to \$79.....	14	14	-	3	3	...	-	-	...	12	11	-
\$80 to \$89.....	11	10	1	-	-	...	-	-	...	11	10	1
\$90 to \$99.....	12	10	1	2	2	...	1	1	...	9	8	1
\$100 to \$119.....	17	17	-	3	3	...	-	-	...	14	14	-
\$120 to \$149.....	11	11	-	-	-	...	1	1	...	10	10	-
\$150 to \$174.....	7	7	-	-	-	...	-	-	...	7	7	-
\$175 to \$199.....	1	1	-	-	-	...	-	-	...	1	1	-
\$200 to \$249.....	4	4	-	-	-	...	-	-	...	4	4	-
\$250 to \$299.....	-	-	-	-	-	...	-	-	...	-	-	-
\$300 or more.....	1	1	-	-	-	...	-	-	...	1	1	-
Median.....dollars..	64	65	...	...	...	...	...	...	...	68	69	...
Mean.....dollars..	78	79	...	...	...	...	...	...	...	83	85	...
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-



Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

Regular monthly payments of interest and/or principal.....	184	173	11	27	26	...	15	14	...	142	133	9
Less than \$70.....	102	98	3	20	18	...	12	12	...	70	68	2
\$70 to \$79.....	16	14	2	3	3	...	-	-	...	13	11	2
\$80 to \$89.....	11	10	1	-	-	...	-	-	...	11	10	1
\$90 to \$99.....	12	10	1	2	2	...	1	1	...	8	8	1
\$100 to \$119.....	18	17	1	3	3	...	-	-	...	16	14	1
\$120 to \$149.....	12	11	1	-	-	...	1	1	...	11	10	1
\$150 to \$174.....	7	7	-	-	-	...	-	-	...	7	7	-
\$175 to \$199.....	-	-	-	-	-	...	-	-	...	-	-	-
\$200 to \$249.....	4	4	-	-	-	...	-	-	...	4	4	-
\$250 to \$299.....	-	-	-	-	-	...	-	-	...	-	-	-
\$300 or more.....	1	1	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	63	61	...	...	...	...	...	...	...	70	68	...
Mean.....dollars..	78	78	...	...	...	...	...	...	...	84	84	...
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	170	160	10	23	22	...	15	14	...	131	124	8
Delinquent (30 days or more).....	13	12	1	4	4	...	-	-	...	9	8	1
1 to 3 payments.....	8	8	-	2	2	...	-	-	...	6	6	-
4 or more payments.....	6	4	1	2	2	...	-	-	...	4	3	1
Foreclosure in process.....	1	1	-	1	1	...	-	-	...	-	-	-
Foreclosure not in process.....	4	3	1	-	-	...	-	-	...	4	3	1
Not reported.....	2	2	-	-	-	...	-	-	...	2	2	-
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	163	152	10	20	19	...	12	11	...	130	122	8
Less than \$100.....	8	8	-	-	-	...	-	-	...	8	8	-
\$100 to \$199.....	38	37	-	5	5	...	5	5	...	28	27	-
\$200 to \$299.....	28	27	1	5	5	...	4	4	...	18	17	1
\$300 to \$349.....	18	18	-	7	7	...	1	1	...	11	11	-
\$350 to \$399.....	12	10	2	-	-	...	1	1	...	11	9	2
\$400 to \$449.....	8	8	-	1	1	...	-	-	...	7	7	-
\$450 to \$499.....	5	4	-	1	1	...	-	-	...	3	3	-
\$500 to \$549.....	9	7	2	1	-	...	1	-	...	7	7	-
\$550 to \$599.....	4	2	2	-	-	...	-	-	...	4	2	2
\$600 to \$699.....	7	7	-	-	-	...	-	-	...	7	7	-
\$700 to \$799.....	10	8	2	-	-	...	-	-	...	10	8	2
\$800 or more.....	11	11	-	-	-	...	1	1	...	10	10	-
Not reported.....	5	5	-	-	-	...	-	-	...	5	5	-
Median.....dollars..	314	305	...	...	...	...	...	...	...	339	329	...
Acquired 1970 and 1971 (part).....	23	22	-	7	7	...	3	3	...	13	12	-

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	149	138	10	18	16	...	11	10	...	120	112	8
Less than 20 percent.....	1	-	1	-	-	...	-	-	...	1	-	1
20 to 29 percent.....	7	5	2	2	1	...	-	-	...	4	4	1
30 to 39 percent.....	15	14	1	2	2	...	1	1	...	12	11	1
40 to 49 percent.....	21	20	1	2	2	...	1	1	...	17	16	1
50 to 59 percent.....	25	22	2	1	1	...	3	3	...	20	18	2
60 to 69 percent.....	10	10	-	1	1	...	1	1	...	8	8	-
70 to 79 percent.....	11	10	1	3	3	...	1	-	...	7	7	-
80 to 89 percent.....	5	4	1	-	-	...	-	-	...	5	4	1
90 to 99 percent.....	5	5	-	1	1	...	-	-	...	4	3	-
100 percent or more.....	30	30	-	-	-	...	2	2	...	28	28	-
Not reported or not computed.....	19	19	-	4	4	...	1	1	...	14	13	-
Median.....	58	59	...	...	...	...	...	...	...	59	60	...
Other properties.....	21	21	-	7	7	...	3	3	...	11	11	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	149	138	10	18	16	...	11	10	...	120	112	8
Less than 20 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
20 to 29 percent.....	5	5	-	1	1	...	-	-	...	4	4	-
30 to 39 percent.....	17	14	3	4	2	...	1	1	...	12	11	1
40 to 49 percent.....	21	20	1	2	2	...	1	1	...	17	16	1
50 to 59 percent.....	23	22	-	1	1	...	3	3	...	18	18	-
60 to 69 percent.....	12	10	1	1	1	...	1	1	...	9	8	1
70 to 79 percent.....	12	10	2	3	3	...	-	-	...	9	7	2
80 to 89 percent.....	4	4	-	-	-	...	-	-	...	4	4	-
90 to 99 percent.....	6	5	1	1	1	...	-	-	...	5	3	1
100 percent or more.....	31	30	1	-	-	...	2	2	...	28	28	-
Not reported or not computed.....	19	19	-	4	4	...	1	1	...	14	13	-
Median.....	59	59	...	...	...	...	...	...	...	61	60	...
Other properties.....	21	21	-	7	7	...	3	3	...	11	11	-

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	163	152	10	20	19	...	12	11	...	130	122	8
Less than \$10.....	4	4	-	-	-	...	-	-	...	4	4	-
\$10 to \$14.....	13	13	-	5	5	...	1	1	...	7	7	-
\$15 to \$19.....	33	30	2	5	5	...	4	4	...	24	21	2
\$20 to \$24.....	32	31	1	3	3	...	-	-	...	29	28	1
\$25 to \$29.....	30	27	3	3	2	...	1	1	...	26	24	2
\$30 to \$39.....	26	23	3	4	4	...	3	2	...	19	16	2
\$40 to \$49.....	7	7	-	-	-	...	1	1	...	5	5	-
\$50 to \$59.....	2	2	-	-	-	...	-	-	...	2	2	-
\$60 or more.....	2	2	-	-	-	...	-	-	...	2	2	-
Not reported or not computed.....	12	12	1	-	-	...	1	1	...	11	10	1
Median.....dollars..	23	23	...	...	...	...	...	...	...	24	24	...
Acquired 1970 and 1971 (part).....	23	22	-	7	7	...	3	3	...	13	12	-

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	149	138	10	18	16	...	11	10	...	120	112	8
Less than 5 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
5 to 9 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
10 to 14 percent.....	13	12	1	3	3	...	-	-	...	9	9	1
15 to 19 percent.....	19	19	-	2	2	...	5	5	...	12	12	-
20 to 24 percent.....	23	19	3	3	3	...	1	1	...	19	16	3
25 to 29 percent.....	22	20	2	1	1	...	-	-	...	21	19	2
30 to 34 percent.....	12	12	-	3	3	...	1	1	...	8	8	-
35 to 39 percent.....	7	5	1	1	-	...	-	-	...	5	5	-
40 percent or more.....	29	27	2	-	-	...	2	2	...	27	25	2
Not reported or not computed.....	21	20	1	4	4	...	1	1	...	16	15	1
Median.....	26	26	...	...	...	...	...	...	...	27	27	...
Acquired 1970 and 1971 (Part).....	21	21	-	7	7	...	3	3	...	11	11	-

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	149	138	10	18	16	...	11	10	...	120	112	8
Less than 20 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
20 to 29 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
30 to 39 percent.....	1	1	-	-	-	...	-	-	...	-	-	-
40 to 49 percent.....	6	6	1	1	1	...	-	-	...	5	4	1
50 to 59 percent.....	7	7	-	1	1	...	-	-	...	6	6	-
60 to 69 percent.....	14	12	2	2	2	...	-	-	...	11	9	2
70 to 79 percent.....	20	19	1	3	1	...	4	4	...	13	13	-
80 to 89 percent.....	12	12	-	-	-	...	3	3	...	10	10	-
90 to 99 percent.....	13	11	2	3	3	...	-	-	...	9	8	2
100 to 109 percent.....	6	5	1	-	-	...	-	-	...	6	5	1
110 percent or more.....	45	42	3	3	3	...	2	2	...	39	37	2
Not reported or not computed.....	25	24	1	4	4	...	1	1	...	20	19	1
Median.....	90	90	...	...	...	...	...	...	...	94	93	...
Acquired 1970 and 1971 (part).....	21	21	-	7	7	...	3	3	...	11	11	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

### Inside SMSA's, Places of 1,000,000 or More

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Number of Housing Units												
1.....	97	92	5	17	16	...	11	11	...	69	65	4
2.....	58	55	3	7	7	...	3	3	...	48	46	2
3.....	13	12	1	1	1	...	1	1	...	11	10	1
4.....	17	15	2	1	1	...	-	-	...	16	14	2
Number of Buildings												
One.....	170	160	10	26	25	...	14	13	...	130	122	8
2 to 4.....	16	15	1	1	1	...	1	1	...	14	13	1
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Manner of Acquisition												
By purchase.....	183	172	11	27	26	...	15	14	...	141	132	9
Placed one new mortgage.....	122	119	3	20	20	...	5	4	...	97	95	2
Placed two or more new mortgages.....	15	10	5	1	1	...	-	-	...	14	9	5
Assumed mortgage(s) already on property.....	37	37	-	5	5	...	11	11	...	22	22	-
Assumed mortgage already on property and placed new mortgage.....	7	5	2	1	-	...	-	-	...	6	5	1
All cash.....	1	1	-	-	-	...	-	-	...	1	1	-
Borrowed other than with mortgage.....	-	-	-	-	-	...	-	-	...	-	-	-
Other.....	-	-	-	-	-	...	-	-	...	-	-	-
Not by purchase.....	2	2	-	-	-	...	-	-	...	2	2	-
Inheritance or gift.....	2	2	-	-	-	...	-	-	...	2	2	-
Other.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Land and Building Acquisition												
During same 12-month period.....	179	169	11	26	25	...	15	14	...	138	130	9
Acquired land previously.....	-	-	-	-	-	...	-	-	...	-	-	-
Land not owned by building owner.....	1	1	-	1	1	...	-	-	...	1	1	-
Not reported.....	5	5	-	-	-	...	-	-	...	4	4	-
Year Acquired												
1969 to 1971 (part).....	45	43	1	10	10	...	6	5	...	29	28	1
1967 and 1968.....	34	32	2	4	4	...	2	2	...	28	26	2
1965 and 1966.....	19	18	1	3	3	...	-	-	...	16	15	1
1960 to 1964.....	58	54	3	4	4	...	4	4	...	49	46	3
1955 to 1959.....	23	20	2	5	4	...	2	2	...	16	14	1
1950 to 1954.....	5	4	-	-	-	...	1	1	...	4	4	-
1949 or earlier.....	2	2	-	1	1	...	-	-	...	2	2	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Year Built												
1969 and 1970 (part).....	1	1	-	-	-	...	-	-	...	1	1	-
1967 and 1968.....	1	1	-	-	-	...	-	-	...	1	1	-
1965 and 1966.....	2	2	-	-	-	...	-	-	...	2	2	-
1960 to 1964.....	9	9	-	1	1	...	-	-	...	8	8	-
1950 to 1959.....	36	33	3	8	8	...	7	7	...	21	18	3
1940 to 1949.....	22	19	3	5	3	...	2	2	...	15	14	2
1939 or earlier.....	111	107	5	12	12	...	6	5	...	93	89	4
Not reported.....	3	3	-	1	1	...	-	-	...	2	2	-

Table 2i. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 1,000,000 or More**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....			
Less than \$5,000.....	9	9	-
\$5,000 to \$7,499.....	10	10	-
\$7,500 to \$9,999.....	13	13	-
\$10,000 to \$12,499.....	16	15	1
\$12,500 to \$14,999.....	10	9	1
\$15,000 to \$17,499.....	3	3	-
\$17,500 to \$19,999.....	3	3	-
\$20,000 to \$24,999.....	3	3	-
\$25,000 to \$29,999.....	1	1	-
\$30,000 to \$34,999.....	3	1	1
\$35,000 to \$39,999.....	1	1	-
\$40,000 to \$49,999.....	3	3	-
\$50,000 or more.....	-	-	-
Not reported.....	2	2	-
Median.....dollars..	10,800	10,600	...

Other properties.....	108	100	7
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**Value**

Less than \$5,000.....	3	3	-
\$5,000 to \$7,499.....	6	6	-
\$7,500 to \$9,999.....	13	13	-
\$10,000 to \$12,499.....	16	15	1
\$12,500 to \$14,999.....	19	19	-
\$15,000 to \$17,499.....	7	7	-
\$17,500 to \$19,999.....	16	15	1
\$20,000 to \$24,999.....	31	29	1
\$25,000 to \$29,999.....	17	15	2
\$30,000 to \$39,999.....	22	21	1
\$40,000 to \$49,999.....	12	10	2
\$50,000 to \$74,999.....	11	10	1
\$75,000 to \$99,999.....	1	1	-
\$100,000 or more.....	1	1	-
Not reported.....	9	8	-
Median.....dollars..	21,000	20,700	...
Mean.....dollars..	23,100	22,700	...

**Value Per Housing Unit**

Less than \$5,000.....	13	13	-
\$5,000 to \$7,499.....	19	19	-
\$7,500 to \$9,999.....	18	17	1
\$10,000 to \$12,499.....	25	23	2
\$12,500 to \$14,999.....	29	27	2
\$15,000 to \$17,499.....	12	12	-
\$17,500 to \$19,999.....	15	13	2
\$20,000 to \$24,999.....	22	21	1
\$25,000 to \$34,999.....	13	12	1
\$35,000 to \$49,999.....	5	4	1
\$50,000 or more.....	5	5	-
Not reported.....	9	8	-
Median.....dollars..	13,600	13,500	...

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....			
Less than \$50.....	15	15	-
\$50 to \$59.....	8	8	-
\$60 to \$69.....	10	10	-
\$70 to \$79.....	12	10	2
\$80 to \$89.....	11	10	1
\$90 to \$99.....	5	5	-
\$100 to \$119.....	20	20	-
\$120 to \$149.....	17	15	2
\$150 to \$174.....	12	10	2
\$175 to \$199.....	3	3	-
\$200 to \$249.....	5	3	1
\$250 to \$299.....	3	3	-
\$300 or more.....	9	7	1
No rental receipts.....	-	-	-
Not reported.....	19	19	-
Median.....dollars..	102	101	...
Mean.....dollars..	119	116	...

Acquired 1970 and 1971 (part).....	21	21	-
------------------------------------	----	----	---

All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
			Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
78	74	3	14	14	...	9	8	...	55	53	3
9	9	-	2	2	...	-	-	...	7	7	-
10	10	-	3	3	...	-	-	...	7	7	-
13	13	-	1	1	...	2	2	...	11	11	-
16	15	1	4	4	...	3	3	...	9	8	1
10	9	1	1	1	...	2	1	...	7	6	-
3	3	-	1	1	...	1	1	...	1	1	-
3	3	-	-	-	...	1	1	...	2	2	-
3	3	-	1	1	...	-	-	...	2	2	-
1	1	-	-	-	...	-	-	...	1	1	-
3	1	1	-	-	...	-	-	...	3	1	1
1	1	-	-	-	...	-	-	...	1	1	-
3	3	-	-	-	...	-	-	...	3	3	-
-	-	-	-	-	...	-	-	...	-	-	-
2	2	-	-	-	...	-	-	...	2	2	-
10,800	10,600	...	...	...	...	...	...	...	10,500	10,200	...
108	100	7	13	12	...	7	7	...	88	82	6
3	3	-	-	-	...	1	1	...	2	2	-
6	6	-	3	3	...	-	-	...	3	3	-
13	13	-	-	-	...	-	-	...	13	13	-
16	15	1	2	2	...	3	3	...	11	10	1
19	19	-	6	6	...	5	5	...	8	7	-
7	7	-	4	4	...	-	-	...	3	3	-
16	15	1	5	3	...	-	-	...	12	12	-
31	29	1	4	4	...	1	1	...	26	24	1
17	15	2	1	1	...	1	1	...	15	14	1
22	21	1	1	1	...	1	1	...	20	18	1
12	10	2	1	1	...	1	1	...	11	9	2
11	10	1	-	-	...	-	-	...	11	10	1
1	1	-	-	-	...	-	-	...	-	-	-
1	1	-	-	-	...	-	-	...	1	1	-
9	8	-	-	-	...	1	1	...	7	7	-
21,000	20,700	...	...	...	...	...	...	...	23,000	22,700	...
23,100	22,700	...	...	...	...	...	...	...	25,000	24,700	...
13	13	-	1	1	...	2	2	...	10	10	-
19	19	-	6	6	...	-	-	...	14	14	-
18	17	1	2	2	...	-	-	...	16	15	1
25	23	2	3	3	...	4	4	...	18	16	2
29	27	2	4	4	...	7	6	...	18	17	1
12	12	-	3	3	...	1	1	...	8	8	-
15	13	2	4	3	...	-	-	...	11	11	1
22	21	1	3	3	...	1	1	...	18	17	1
13	12	1	-	-	...	-	-	...	13	12	1
5	4	1	-	-	...	-	-	...	5	4	1
5	5	-	-	-	...	-	-	...	5	5	-
9	8	-	-	-	...	1	1	...	7	7	-
13,600	13,500	...	...	...	...	...	...	...	13,900	13,800	...
149	138	10	18	16	...	11	10	...	120	112	8
15	15	-	1	1	...	2	2	...	12	12	-
8	8	-	1	1	...	-	-	...	7	6	-
10	10	-	1	1	...	-	-	...	9	9	-
12	10	2	-	-	...	-	-	...	12	10	2
11	10	1	-	-	...	2	2	...	9	8	-
5	5	-	1	1	...	1	1	...	4	3	-
20	20	-	2	2	...	4	4	...	13	13	-
17	15	2	4	3	...	1	1	...	13	12	1
12	10	2	3	3	...	-	-	...	9	7	2
3	3	-	-	-	...	-	-	...	3	3	-
5	3	1	-	-	...	-	-	...	5	3	1
3	3	-	-	-	...	-	-	...	3	3	-
9	7	1	-	-	...	-	-	...	9	7	1
-	-	-	-	-	...	-	-	...	-	-	-
19	19	-	4	4	...	1	1	...	14	13	-
102	101	...	...	...	...	...	...	...	101	100	...
119	116	...	...	...	...	...	...	...	123	120	...
21	21	-	7	7	...	3	3	...	11	11	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2i. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More

PROPERTY CHARACTERISTICS--Continued

Purchase Price as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	183	172	10	27	26	...	15	14	...	141	132	8
Purchase 1967 to 1971 (part).....	78	74	3	14	14	...	9	8	...	55	53	3
Less than 80 percent.....	18	16	2	2	2	...	1	1	...	14	13	2
80 to 89 percent.....	18	17	1	1	1	...	2	2	...	15	14	1
90 to 94 percent.....	7	7	-	1	1	...	-	-	...	5	5	-
95 to 99 percent.....	4	4	-	-	-	...	1	1	...	3	3	-
100 percent or more.....	28	27	1	9	9	...	4	3	...	15	15	-
Not reported.....	3	3	-	-	-	...	-	-	...	3	3	-
Median.....	90	91	...	...	...	...	...	...	...	88	88	...
Purchased 1960 to 1966.....	76	72	4	7	7	...	4	4	...	65	60	4
Less than 60 percent.....	7	7	-	1	1	...	-	-	...	6	6	-
60 to 79 percent.....	24	20	4	2	2	...	1	1	...	20	17	4
80 to 89 percent.....	16	16	-	2	2	...	-	-	...	14	14	-
90 to 99 percent.....	9	9	-	2	2	...	-	-	...	7	7	-
100 percent or more.....	9	9	-	-	-	...	-	-	...	8	8	-
Not reported.....	12	11	1	-	-	...	3	3	...	10	9	1
Median.....	81	82	...	...	...	...	...	...	...	81	82	...
Purchased 1959 or earlier.....	29	26	3	6	5	...	2	2	...	21	19	1
Less than 40 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
40 to 59 percent.....	6	4	2	1	-	...	-	-	...	5	4	1
60 to 79 percent.....	7	6	-	1	1	...	1	1	...	5	4	-
80 to 99 percent.....	11	11	-	3	3	...	2	2	...	6	6	-
100 percent or more.....	2	2	-	-	-	...	-	-	...	2	2	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....	...	...	...	...	...	...	...	...	...	...	...	...
Not acquired by purchase.....	2	2	-	-	-	...	-	-	...	2	2	-

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	149	138	10	18	16	...	11	10	...	120	112	8
Less than 5 percent.....	15	15	-	-	-	...	2	2	...	13	13	-
5 to 9 percent.....	54	47	7	7	6	...	1	1	...	45	41	5
10 to 14 percent.....	37	35	2	3	3	...	5	5	...	29	27	2
15 to 19 percent.....	12	12	-	2	2	...	-	-	...	10	9	-
20 to 24 percent.....	3	3	1	-	-	...	-	-	...	3	3	1
25 to 29 percent.....	2	2	-	1	1	...	-	-	...	1	1	-
30 to 39 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
40 percent or more.....	1	1	-	-	-	...	-	-	...	1	1	-
Not reported or not computed.....	23	23	1	4	4	...	3	3	...	17	16	1
Median.....	9	9	...	...	...	...	...	...	...	9	9	...
Acquired 1970 and 1971 (part).....	21	21	-	7	7	...	3	3	...	11	11	-

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	149	138	10	18	16	...	11	10	...	120	112	8
Less than 1.0 percent.....	71	64	7	8	8	...	7	7	...	56	49	7
1.0 to 2.9 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
3.0 to 4.9 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
5.0 to 6.9 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
7.0 to 8.9 percent.....	2	2	-	1	1	...	-	-	...	2	2	-
9.0 to 10.9 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
11.0 to 12.9 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
13.0 to 14.9 percent.....	2	2	-	-	-	...	-	-	...	2	2	-
15 percent or more.....	25	22	2	2	-	...	2	1	...	22	21	-
Not reported or not computed.....	43	42	1	8	8	...	2	2	...	33	32	1
Median.....	0.7	0.7	...	...	...	...	...	...	...	0.7	0.8	...
Acquired 1970 and 1971 (part).....	21	21	-	7	7	...	3	3	...	11	11	-

OWNER CHARACTERISTICS

Type of Owner

Individual.....	163	155	8	27	25	...	13	12	...	124	117	6
Partnership.....	8	8	-	-	-	...	1	1	...	8	7	-
Real estate corporation.....	7	5	2	-	-	...	-	-	...	7	5	2
Real estate investment trust.....	-	-	-	-	-	...	-	-	...	-	-	-
Financial institution.....	2	2	-	-	-	...	-	-	...	2	2	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	...	-	-	-
Other.....	5	5	-	-	-	...	1	1	...	3	3	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1j. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)

## Inside SMSA's, Places of 250,000 to 999,999

	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,010	537	473
PROPERTY CHARACTERISTICS			
Location by Size of Place			
Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...
Number of Housing Units			
1.....	666	356	310
2.....	232	123	109
3.....	58	36	22
4.....	54	23	31
Number of Buildings			
1.....	944	502	442
2 to 4.....	65	35	31
Not reported.....	-	-	-
Manner of Acquisition			
By purchase.....	842	380	461
Placed one new mortgage.....	461	164	297
Placed two or more new mortgages.....	24	4	20
Assumed mortgage(s) already on property.....	144	25	119
Assumed mortgage already on property and placed new mortgage.....	18	5	13
All cash.....	154	145	9
Borrowed other than with mortgage.....	37	35	2
Other.....	4	3	2
Not by purchase.....	148	137	11
Inheritance or gift.....	142	132	10
Other.....	7	6	1
Not reported.....	20	20	-
Land and Building Acquisition			
During same 12-month period.....	880	454	426
Acquired land previously.....	40	29	11
Land not owned by building owner.....	44	29	14
Not reported.....	46	26	21
Year Property Acquired			
1969 to 1971 (part).....	158	61	97
1967 and 1968.....	124	46	78
1965 and 1966.....	102	40	61
1960 to 1964.....	214	92	123
1955 to 1959.....	154	90	65
1950 to 1954.....	103	72	32
1949 or earlier.....	154	137	18
Not reported.....	-	-	-
Year Built			
1969 and 1970 (part).....	6	1	5
1967 and 1968.....	11	1	10
1965 and 1966.....	10	2	8
1960 to 1964.....	50	6	44
1950 to 1959.....	154	50	104
1940 to 1949.....	122	56	66
1939 or earlier.....	608	397	211
Not reported.....	49	25	24

## Inside SMSA's, Places of 250,000 to 999,999

	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued			
Purchase Price Per Housing Unit			
Properties acquired by purchase 1967 to 1971 (part).....	226	55	171
Less than \$5,000.....	49	23	26
\$5,000 to \$7,499.....	44	12	32
\$7,500 to \$9,999.....	34	8	26
\$10,000 to \$12,499.....	24	5	19
\$12,500 to \$14,999.....	22	1	21
\$15,000 to \$17,499.....	13	3	10
\$17,500 to \$19,999.....	13	1	12
\$20,000 to \$24,999.....	9	-	9
\$25,000 to \$29,999.....	6	-	6
\$30,000 to \$34,999.....	3	-	3
\$35,000 to \$39,999.....	1	1	-
\$40,000 to \$49,999.....	3	-	3
\$50,000 or more.....	1	-	1
Not reported.....	3	-	3
Median.....dollars..	8,800	5,900	10,000
Other properties.....	784	482	302
Value			
Less than \$5,000.....	58	47	11
\$5,000 to \$7,499.....	130	94	36
\$7,500 to \$9,999.....	112	65	47
\$10,000 to \$12,499.....	139	81	57
\$12,500 to \$14,999.....	79	34	46
\$15,000 to \$17,499.....	93	46	47
\$17,500 to \$19,999.....	60	19	41
\$20,000 to \$24,999.....	73	33	40
\$25,000 to \$29,999.....	49	11	39
\$30,000 to \$39,999.....	61	16	45
\$40,000 to \$49,999.....	22	8	15
\$50,000 to \$74,999.....	21	10	11
\$75,000 to \$99,999.....	4	1	2
\$100,000 or more.....	2	2	-
Not reported.....	107	71	36
Median.....dollars..	12,900	10,800	16,100
Mean.....dollars..	16,000	13,500	18,700
Value Per Housing Unit			
Less than \$5,000.....	131	100	31
\$5,000 to \$7,499.....	191	121	70
\$7,500 to \$9,999.....	135	68	67
\$10,000 to \$12,499.....	121	65	56
\$12,500 to \$14,999.....	79	30	49
\$15,000 to \$17,499.....	74	31	44
\$17,500 to \$19,999.....	46	9	37
\$20,000 to \$24,999.....	48	17	30
\$25,000 to \$34,999.....	41	4	37
\$35,000 to \$49,999.....	23	12	11
\$50,000 or more.....	14	9	5
Not reported.....	107	71	36
Median.....dollars..	9,900	7,900	12,200
Monthly Rental Receipts Per Housing Unit			
Acquired before 1970 <sup>1</sup> .....	824	440	384
Less than \$50.....	115	92	23
\$50 to \$59.....	68	46	23
\$60 to \$69.....	81	53	28
\$70 to \$79.....	84	56	29
\$80 to \$89.....	71	36	35
\$90 to \$99.....	43	16	27
\$100 to \$119.....	92	42	50
\$120 to \$149.....	80	23	57
\$150 to \$174.....	40	15	25
\$175 to \$199.....	16	3	13
\$200 to \$249.....	18	8	9
\$250 to \$299.....	8	1	7
\$300 or more.....	6	1	5
No rental receipts.....	12	12	-
Not reported.....	88	33	55
Median.....dollars..	81	71	100
Mean.....dollars..	93	78	110
Acquired 1970 and 1971 (part).....	71	27	44

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1j. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Acquired by purchase.....	842	380	461	Acquired before 1970.....	910	500	410
Purchased 1967 to 1971 (part).....	226	55	171	Less than \$10.....	49	36	13
Less than 80 percent.....	58	19	39	\$10 to \$14.....	108	58	49
80 to 89 percent.....	48	9	39	\$15 to \$19.....	146	68	78
90 to 94 percent.....	19	2	17	\$20 to \$24.....	127	53	74
95 to 99 percent.....	13	-	13	\$25 to \$29.....	98	50	47
100 percent or more.....	81	23	58	\$30 to \$39.....	109	59	50
Not reported.....	7	2	4	\$40 to \$49.....	51	31	20
Median.....	91	88	92	\$50 to \$59.....	35	18	16
Purchased 1960 to 1966.....	272	90	181	\$60 or more.....	35	21	15
Less than 60 percent.....	32	16	15	Not reported or not computed.....	153	105	47
60 to 79 percent.....	66	24	42	Median.....dollars..	22	23	22
80 to 89 percent.....	49	7	42	Acquired 1970 and 1971 (part).....	100	37	63
90 to 99 percent.....	37	11	26				
100 percent or more.....	44	19	25	Real Estate Tax as Percent of Rental Receipts			
Not reported.....	43	13	31	Acquired before 1970 <sup>1</sup> .....	824	440	384
Median.....	83	79	84	Less than 5 percent.....	5	3	2
Purchased 1959 or earlier.....	344	235	109	5 to 9 percent.....	34	26	9
Less than 40 percent.....	43	33	9	10 to 14 percent.....	124	74	50
40 to 59 percent.....	65	49	15	15 to 19 percent.....	156	77	79
60 to 79 percent.....	82	53	29	20 to 24 percent.....	124	59	66
80 to 99 percent.....	47	25	22	25 to 29 percent.....	70	37	33
100 percent or more.....	42	25	17	30 to 34 percent.....	60	33	26
Not reported.....	66	50	17	35 to 39 percent.....	33	17	16
Median.....	68	64	75	40 percent or more.....	88	43	44
Not acquired by purchase.....	168	157	12	Not reported or not computed.....	130	71	59
				Median.....	21	20	21
Rental Receipts as Percent of Value				Acquired 1970 and 1971 (part).....	71	27	44
Acquired before 1970 <sup>1</sup> .....	824	440	384				
Less than 5 percent.....	32	24	8	Selected Owner Expenses as Percent of Rental Receipts			
5 to 9 percent.....	218	104	114	Acquired before 1970 <sup>1</sup> .....	824	440	384
10 to 14 percent.....	255	125	130	Less than 20 percent.....	110	110	-
15 to 19 percent.....	83	57	26	20 to 29 percent.....	106	104	1
20 to 24 percent.....	36	21	15	30 to 39 percent.....	78	74	4
25 to 29 percent.....	10	6	4	40 to 49 percent.....	46	38	8
30 to 39 percent.....	19	12	7	50 to 59 percent.....	34	14	20
40 percent or more.....	5	3	2	60 to 69 percent.....	56	12	44
Not reported or not computed.....	167	88	79	70 to 79 percent.....	48	3	45
Median.....	11	11	11	80 to 89 percent.....	58	2	56
Acquired 1970 and 1971 (part).....	71	27	44	90 to 99 percent.....	44	3	41
				100 to 109 percent.....	33	2	30
Rental Vacancy Losses as Percent of Potential Receipts				110 percent or more.....	80	4	76
Acquired before 1970 <sup>1</sup> .....	824	440	384	Not reported or not computed.....	130	73	57
Less than 1.0 percent.....	401	223	178	Median.....	52	27	87
1.0 to 2.9 percent.....	10	5	5	Acquired 1970 and 1971 (part).....	71	27	44
3.0 to 4.9 percent.....	16	7	9				
5.0 to 6.9 percent.....	8	4	4	OWNER CHARACTERISTICS			
7.0 to 8.9 percent.....	27	13	14	Type of Owner			
9.0 to 10.9 percent.....	17	9	9	Individual.....	891	475	416
11.0 to 12.9 percent.....	7	4	3	Partnership.....	35	20	15
13.0 to 14.9 percent.....	5	2	3	Real estate corporation.....	37	14	23
15 percent or more.....	93	53	41	Real estate investment trust.....	4	2	2
Not reported or not computed.....	240	120	120	Financial institution.....	4	4	-
Median.....	0.7	0.7	0.7	Housing cooperative organization.....	-	-	-
Acquired 1970 and 1971 (part).....	71	27	44	Other.....	29	18	11
				Not reported.....	9	4	5
RECURRING EXPENSES							
Real Estate Tax Per Housing Unit							
Acquired before 1970.....	910	500	410				
Less than \$100.....	148	110	38				
\$100 to \$199.....	241	152	89				
\$200 to \$299.....	199	96	103				
\$300 to \$349.....	73	37	37				
\$350 to \$399.....	39	14	24				
\$400 to \$449.....	34	9	25				
\$450 to \$499.....	27	6	21				
\$500 to \$549.....	20	11	9				
\$550 to \$599.....	12	-	12				
\$600 to \$699.....	21	4	17				
\$700 to \$799.....	5	3	3				
\$800 or more.....	34	16	18				
Not reported.....	57	43	14				
Median.....dollars..	219	178	269				
Acquired 1970 and 1971 (part).....	100	37	63				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 250,000 to 999,999**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	473	437	35	77	74	3	57	51	7	338	313	25
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	437	437	-	74	74	...	51	51	...	313	313	-
2.....	35	-	35	3	-	...	7	-	...	25	-	25
3 or more.....	1	-	1	-	-	...	-	-	...	1	-	1
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	449	415	34	77	74	...	56	49	...	316	292	24
Contract to purchase.....	23	22	1	-	-	...	1	1	...	22	21	1
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	263	251	12	48	48	...	22	22	...	193	181	12
Mortgage assumed at time property acquired.....	126	107	19	29	26	...	35	29	...	61	52	9
Mortgage placed later than acquisition of property.....	84	80	4	-	-	...	-	-	...	84	80	4
Refinanced mortgage: Same lender.....	32	31	1	-	-	...	-	-	...	32	31	1
Different lender.....	21	18	3	-	-	...	-	-	...	21	18	3
Mortgage placed on a property owned free and clear of debt.....	31	31	-	-	-	...	-	-	...	31	31	-
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	84	80	4	-	-	...	-	-	...	84	80	4
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	4	4	-	-	-	...	-	-	...	4	4	-
Secure better terms.....	9	8	1	-	-	...	-	-	...	9	8	1
Provide funds for additions, improvements, or repairs to this property.....	23	20	2	-	-	...	-	-	...	23	20	2
Provide funds for investment in other real estate.....	23	23	-	-	-	...	-	-	...	23	23	-
Provide funds for other types of investments.....	9	9	-	-	-	...	-	-	...	9	9	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-	...	-	-	-
Other reasons.....	10	10	-	-	-	...	-	-	...	10	10	-
Not reported.....	6	6	-	-	-	...	-	-	...	6	6	-
Other properties.....	389	358	31	77	74	...	57	51	...	255	233	22
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	117	107	10	19	18	...	10	7	...	88	81	7
1967 and 1968.....	93	87	6	18	17	...	7	7	...	68	63	5
1965 and 1966.....	67	59	8	8	8	...	7	6	...	52	46	6
1960 to 1964.....	132	122	10	19	19	...	16	14	...	97	90	7
1955 to 1959.....	47	47	-	6	6	...	11	11	...	30	30	-
1950 to 1954.....	15	13	1	6	5	...	5	5	...	4	4	-
1949 or earlier.....	2	2	-	2	2	...	-	-	...	-	-	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	60	55	5	3	1	...	3	3	...	55	51	4
\$5,000 to \$7,499.....	79	77	1	7	5	...	11	11	...	61	61	-
\$7,500 to \$9,999.....	78	76	2	17	17	...	15	13	...	47	46	1
\$10,000 to \$12,499.....	86	77	9	22	22	...	13	11	...	51	45	6
\$12,500 to \$14,999.....	46	41	5	12	12	...	8	6	...	25	23	2
\$15,000 to \$17,499.....	37	34	3	7	7	...	1	1	...	29	26	3
\$17,500 to \$19,999.....	28	27	1	5	5	...	4	4	...	18	18	-
\$20,000 to \$24,999.....	22	19	3	3	3	...	-	-	...	18	15	3
\$25,000 to \$29,999.....	17	13	3	1	1	...	1	1	...	14	11	3
\$30,000 to \$39,999.....	12	9	2	-	-	...	-	-	...	12	9	2
\$40,000 to \$49,999.....	6	6	-	-	-	...	-	-	...	6	6	-
\$50,000 to \$74,999.....	2	2	-	-	-	...	-	-	...	2	2	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	10,500	10,300	12,400	11,300	11,500	...	10,000	9,600	...	10,200	9,800	...
Mean.....dollars..	12,100	11,900	14,600	12,100	12,300	...	10,700	10,600	...	12,400	12,100	...



Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt												
Less than \$5,000.....	163	156	7	12	10	...	18	18	...	132	128	4
\$5,000 to \$7,499.....	72	68	4	13	13	...	14	13	...	45	42	2
\$7,500 to \$9,999.....	73	68	6	15	15	...	6	5	...	52	48	4
\$10,000 to \$12,499.....	48	42	5	15	15	...	7	5	...	26	22	4
\$12,500 to \$14,999.....	30	27	3	8	8	...	5	2	...	18	17	1
\$15,000 to \$17,499.....	28	27	1	6	6	...	5	5	...	17	15	1
\$17,500 to \$19,999.....	15	13	2	4	3	...	-	-	...	12	10	2
\$20,000 to \$24,999.....	19	16	3	4	4	...	-	-	...	14	11	3
\$25,000 to \$29,999.....	11	9	2	-	-	...	1	1	...	9	7	2
\$30,000 to \$39,999.....	11	10	1	-	-	...	-	-	...	11	10	1
\$40,000 to \$49,999.....	3	2	-	-	-	...	-	-	...	3	2	-
\$50,000 to \$74,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	7,500	7,200	10,600	9,700	9,900	...	6,800	6,300	...	7,000	6,600	...
Mean.....dollars..	9,300	9,000	12,500	10,200	10,500	...	8,000	7,700	...	9,300	8,900	...
Total Mortgage Outstanding Debt												
Less than \$5,000.....	160	156	5	12	10	...	18	18	...	130	128	2
\$5,000 to \$7,499.....	72	68	4	13	13	...	14	13	...	45	42	2
\$7,500 to \$9,999.....	71	68	3	15	15	...	6	5	...	50	48	2
\$10,000 to \$12,499.....	44	42	2	15	15	...	5	5	...	24	22	2
\$12,500 to \$14,999.....	31	27	4	8	8	...	2	2	...	21	17	4
\$15,000 to \$17,499.....	30	27	3	6	6	...	7	5	...	17	15	2
\$17,500 to \$19,999.....	15	13	2	3	3	...	-	-	...	12	10	2
\$20,000 to \$24,999.....	17	16	2	4	4	...	2	-	...	11	11	-
\$25,000 to \$29,999.....	15	9	6	-	-	...	3	1	...	12	7	5
\$30,000 to \$39,999.....	12	10	2	-	-	...	-	-	...	12	10	2
\$40,000 to \$49,999.....	5	2	2	-	-	...	-	-	...	5	2	2
\$50,000 to \$74,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	7,600	7,200	14,700	9,700	9,900	...	6,800	6,300	...	7,100	6,600	...
Mean.....dollars..	9,600	9,000	17,500	10,300	10,500	...	8,700	7,700	...	9,700	8,900	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	47	43	4	9	8	...	32	29	...	6	6	-
5.0 percent.....	8	7	1	3	1	...	1	1	...	4	4	-
5.1 to 5.9 percent.....	101	92	8	44	44	...	18	14	...	39	35	4
6.0 percent.....	117	114	4	8	8	...	5	5	...	105	102	3
6.1 to 6.4 percent.....	16	14	2	-	-	...	-	-	...	16	14	2
6.5 to 6.9 percent.....	66	61	6	3	3	...	-	-	...	63	58	6
7.0 percent.....	35	33	2	1	1	...	-	-	...	33	31	2
7.1 to 7.4 percent.....	12	11	1	-	-	...	-	-	...	12	11	1
7.5 to 7.9 percent.....	20	18	2	6	6	...	1	1	...	14	12	2
8.0 percent.....	19	16	3	-	-	...	-	-	...	19	16	3
8.1 to 8.4 percent.....	5	5	-	-	-	...	-	-	...	5	5	-
8.5 to 8.9 percent.....	15	13	2	3	3	...	1	1	...	10	9	2
9.0 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
9.1 to 9.9 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
10.0 percent or more.....	8	7	-	-	-	...	-	-	...	8	7	-
Median.....	6.0	6.0	6.2	5.6	5.7	...	4.5	4.3	...	6.6	6.4	...
Term of First Mortgage												
Less than 8 years.....	36	36	-	-	-	...	-	-	...	36	36	-
8 to 12 years.....	60	56	4	-	-	...	-	-	...	60	56	4
13 to 17 years.....	85	81	4	-	-	...	1	1	...	84	80	4
18 to 22 years.....	94	86	7	5	5	...	3	3	...	85	78	7
23 to 27 years.....	100	88	12	23	19	...	23	23	...	55	46	9
28 to 32 years.....	86	79	7	46	46	...	31	24	...	9	9	1
33 to 37 years.....	3	3	-	3	3	...	-	-	...	-	-	-
38 years or more.....	-	-	-	-	-	...	-	-	...	-	-	-
No stated term.....	8	8	-	-	-	...	-	-	...	8	8	-
Median.....	20.7	20.4	23.8	29.1	29.2	...	28.3	27.6	...	17.0	16.7	...
Holder of First Mortgage												
Commercial bank or trust company.....	40	36	4	12	9	...	1	1	...	27	25	1
Mutual savings bank.....	43	37	6	19	19	...	19	14	...	4	4	-
Savings and loan association.....	222	204	18	16	15	...	18	18	...	188	170	17
Life insurance company.....	38	36	2	12	12	...	12	10	...	15	14	1
Mortgage company.....	6	5	1	2	2	...	-	-	...	4	3	1
Federal agency.....	13	13	-	2	2	...	4	4	...	6	6	-
Federal National Mortgage Association.....	15	15	-	12	12	...	3	3	...	-	-	-
Real estate or construction company.....	5	5	-	-	-	...	-	-	...	5	5	-
Individual or individual's estate.....	83	79	4	-	-	...	-	-	...	83	79	4
Other.....	9	9	-	2	2	...	-	-	...	7	7	-

Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	23	22	1	4	4	...	1	1	...	18	17	1
Lender in Northeast.....	22	21	1	4	4	...	1	1	...	17	16	1
Lender in North Central.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender in South.....	1	1	-	-	-	...	1	1	...	1	1	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in North Central region.....	118	114	4	22	20	...	9	9	...	87	85	2
Lender in Northeast.....	18	18	-	10	10	...	6	6	...	2	2	-
Lender in North Central.....	92	88	4	10	8	...	1	1	...	81	79	2
Lender in South.....	8	8	-	3	3	...	1	1	...	4	4	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in South region.....	199	188	11	29	28	...	35	35	...	135	125	10
Lender in Northeast.....	23	23	-	9	9	...	10	10	...	4	4	-
Lender in North Central.....	9	8	1	4	3	...	5	5	...	-	-	-
Lender in South.....	165	155	10	17	17	...	18	18	...	131	121	10
Lender in West.....	1	1	-	-	-	...	1	1	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in West region.....	132	113	19	22	22	...	13	6	...	98	85	13
Lender in Northeast.....	18	12	6	5	5	...	11	6	...	2	1	-
Lender in North Central.....	5	5	-	4	4	...	-	-	...	1	1	-
Lender in South.....	8	8	-	8	8	...	-	-	...	1	1	-
Lender in West.....	101	88	14	5	5	...	1	-	...	95	84	12
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

**Servicing of First Mortgage**

Holder.....	339	313	27	26	24	...	19	18	...	295	272	23
Agent.....	133	125	9	52	50	...	38	33	...	43	41	2

**Holder's Acquisition of First Mortgage**

Originated by holder.....	333	310	23	23	22	...	18	18	...	292	271	21
Purchased from present servicer.....	97	92	4	46	46	...	27	24	...	25	23	2
Purchased from someone else.....	35	28	8	8	7	...	13	9	...	14	12	2
Not reported.....	8	7	-	-	-	...	-	-	...	8	7	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	386	354	31	77	74	...	57	51	...	251	230	22
Less than 40 percent.....	6	6	-	-	-	...	-	-	...	6	6	-
40 to 49 percent.....	5	3	2	1	-	...	-	-	...	4	3	1
50 to 59 percent.....	27	22	6	-	-	...	1	-	...	26	22	4
60 to 69 percent.....	47	38	9	5	5	...	3	2	...	39	32	7
70 to 79 percent.....	54	52	2	7	7	...	1	1	...	46	44	2
80 to 89 percent.....	75	70	5	11	11	...	15	13	...	49	46	3
90 to 94 percent.....	57	53	4	15	15	...	14	13	...	27	25	3
95 to 99 percent.....	46	45	1	22	22	...	4	4	...	20	19	1
100 percent or more.....	44	42	1	9	9	...	12	11	...	22	22	-
Not reported.....	25	23	1	7	5	...	6	6	...	12	12	-
Median.....	85	86	...	93	93	...	91	92	...	79	80	...

Other properties.....	87	83	4	-	-	...	-	-	...	87	83	4
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**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	386	354	31	77	74	...	57	51	...	251	230	22
Less than 40 percent.....	6	6	-	-	-	...	-	-	...	6	6	-
40 to 49 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
50 to 59 percent.....	22	22	-	-	-	...	-	-	...	22	22	-
60 to 69 percent.....	40	38	2	5	5	...	2	2	...	33	32	2
70 to 79 percent.....	57	52	5	7	7	...	1	1	...	48	44	5
80 to 89 percent.....	75	70	6	11	11	...	15	13	...	50	46	4
90 to 94 percent.....	58	53	5	16	15	...	14	13	...	28	25	4
95 to 99 percent.....	47	45	2	23	22	...	4	4	...	20	19	1
100 percent or more.....	53	42	10	9	9	...	15	11	...	28	22	6
Not reported.....	25	23	1	7	5	...	6	6	...	12	12	-
Median.....	87	86	...	94	93	...	92	92	...	81	80	...

Other properties.....	87	83	4	-	-	...	-	-	...	87	83	4
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Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	57	54	4	5	3	...	5	5	...	47	46	1
20 to 29 percent.....	44	43	1	1	1	...	4	4	...	39	38	1
30 to 39 percent.....	56	52	4	10	10	...	6	6	...	40	36	4
40 to 49 percent.....	60	53	6	4	4	...	8	7	...	48	42	5
50 to 59 percent.....	62	51	11	6	6	...	10	4	...	46	41	6
60 to 69 percent.....	61	59	2	12	12	...	5	5	...	44	42	2
70 to 79 percent.....	43	41	1	15	15	...	5	5	...	22	21	1
80 to 89 percent.....	25	24	1	6	6	...	8	8	...	10	9	1
90 to 99 percent.....	23	21	1	10	10	...	2	2	...	11	9	1
100 percent or more.....	7	7	-	2	2	...	-	-	...	5	5	-
Not reported.....	36	33	3	5	5	...	4	4	...	27	24	3
Median.....	50	50	...	67	68	...	53	52	...	46	45	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	56	54	2	4	3	...	5	5	...	46	46	1
20 to 29 percent.....	43	43	-	1	1	...	4	4	...	38	38	-
30 to 39 percent.....	54	52	2	11	10	...	6	6	...	37	36	1
40 to 49 percent.....	56	53	3	4	4	...	7	7	...	46	42	3
50 to 59 percent.....	60	51	9	6	6	...	8	4	...	46	41	5
60 to 69 percent.....	62	59	3	12	12	...	5	5	...	45	42	3
70 to 79 percent.....	43	41	2	15	15	...	5	5	...	23	21	2
80 to 89 percent.....	29	24	6	7	6	...	9	8	...	13	9	4
90 to 99 percent.....	22	21	1	10	10	...	2	2	...	10	9	1
100 percent or more.....	11	7	4	2	2	...	1	-	...	8	5	3
Not reported.....	36	33	3	5	5	...	4	4	...	27	24	3
Median.....	51	50	...	67	68	...	55	52	...	47	45	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	473	437	35	77	74	...	57	51	...	338	313	25
Interest and principal.....	468	434	35	77	74	...	57	51	...	334	309	25
Fully amortized.....	436	405	31	77	74	...	57	51	...	302	280	22
Partially amortized.....	32	29	3	-	-	...	-	-	...	32	29	3
Principal only.....	1	1	-	-	-	...	-	-	...	1	1	-
Fully amortized.....	-	-	-	-	-	...	-	-	...	-	-	-
Partially amortized.....	1	1	-	-	-	...	-	-	...	1	1	-
Interest only.....	3	3	1	-	-	...	-	-	...	3	3	1
No regular payment required.....	-	-	-	-	-	...	-	-	...	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	468	434	35	77	74	...	57	51	...	334	309	25
Real estate taxes and property insurance.....	251	232	20	77	74	...	53	47	...	122	111	11
With no other items.....	144	130	14	-	-	...	44	39	...	100	90	10
With other items.....	107	102	5	77	74	...	9	8	...	21	20	1
Real estate taxes only.....	45	42	3	-	-	...	1	1	...	45	41	3
Property insurance only.....	3	1	2	-	-	...	1	-	...	2	1	-
Other combinations or no other items.....	169	158	10	-	-	...	3	3	...	166	156	10
No regular payments of interest and principal....	4	4	1	-	-	...	-	-	...	4	4	1

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	473	437	35	77	74	...	57	51	...	338	313	25
Less than \$50.....	168	154	14	21	18	...	19	19	...	128	118	11
\$50 to \$59.....	78	74	3	9	9	...	13	12	...	55	53	2
\$60 to \$69.....	60	58	1	16	16	...	8	6	...	36	36	-
\$70 to \$79.....	41	38	4	9	9	...	8	7	...	24	22	2
\$80 to \$89.....	29	26	3	7	7	...	-	-	...	22	19	3
\$90 to \$99.....	22	19	3	5	5	...	3	-	...	14	13	1
\$100 to \$119.....	27	26	1	3	3	...	4	4	...	20	19	1
\$120 to \$149.....	24	19	5	5	5	...	1	1	...	18	12	5
\$150 to \$174.....	11	11	-	1	1	...	1	1	...	8	8	-
\$175 to \$199.....	1	1	-	-	-	...	-	-	...	1	1	-
\$200 to \$249.....	5	5	-	-	-	...	-	-	...	5	5	-
\$250 to \$299.....	3	3	-	-	-	...	-	-	...	3	3	-
\$300 or more.....	4	4	-	-	-	...	-	-	...	4	4	-
Median.....dollars..	58	58	62	65	66	...	57	55	...	57	57	...
Mean.....dollars..	70	70	71	69	70	...	63	61	...	71	71	...
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	473	437	35	77	74	...	57	51	...	338	313	25
Less than \$70.....	297	287	10	46	43	...	37	37	...	213	207	7
\$70 to \$79.....	40	38	3	9	9	...	8	7	...	23	22	1
\$80 to \$89.....	26	26	-	7	7	...	-	-	...	19	19	-
\$90 to \$99.....	22	19	3	5	5	...	1	-	...	15	13	2
\$100 to \$119.....	30	26	4	3	3	...	4	4	...	23	19	4
\$120 to \$149.....	24	19	6	5	5	...	4	1	...	15	12	3
\$150 to \$174.....	17	11	6	1	1	...	3	1	...	13	8	5
\$175 to \$199.....	3	1	2	-	-	...	-	-	...	3	1	2
\$200 to \$249.....	6	5	1	-	-	...	-	-	...	6	5	1
\$250 to \$299.....	3	3	-	-	-	...	-	-	...	3	3	-
\$300 or more.....	4	4	-	-	-	...	-	-	...	4	4	-
Median.....dollars..	55	53	105	58	60	...	53	47	...	55	53	...
Mean.....dollars..	73	70	108	69	70	...	69	61	...	74	71	...
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	443	414	29	75	72	...	53	49	...	315	293	22
Delinquent (30 days or more).....	28	22	6	2	2	...	4	1	...	22	18	3
1 to 3 payments.....	18	15	2	1	1	...	3	1	...	14	13	1
4 or more payments.....	10	6	4	1	1	...	1	-	...	8	5	3
Foreclosure in process.....	4	2	1	1	1	...	-	-	...	3	2	1
Foreclosure not in process.....	7	4	2	-	-	...	1	-	...	5	3	1
Not reported.....	1	1	-	-	-	...	-	-	...	1	1	-
No regular payments required.....	-	-	-	-	-	...	-	-	...	-	-	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	410	379	31	65	62	...	51	46	...	293	271	22
Less than \$100.....	38	36	2	3	3	...	3	3	...	32	31	2
\$100 to \$199.....	89	84	5	12	11	...	14	14	...	63	59	3
\$200 to \$299.....	103	96	6	20	19	...	12	12	...	71	66	5
\$300 to \$349.....	37	34	3	6	6	...	4	4	...	26	23	2
\$350 to \$399.....	24	23	1	8	8	...	4	4	...	12	11	1
\$400 to \$449.....	25	22	3	7	7	...	5	2	...	14	13	1
\$450 to \$499.....	21	20	2	4	4	...	1	1	...	17	15	2
\$500 to \$549.....	9	5	4	2	2	...	-	-	...	7	3	4
\$550 to \$599.....	12	11	1	-	-	...	1	1	...	11	9	1
\$600 to \$699.....	17	15	2	-	-	...	5	4	...	12	11	1
\$700 to \$799.....	3	1	1	-	-	...	1	-	...	1	1	-
\$800 or more.....	18	18	-	3	3	...	-	-	...	16	15	-
Not reported.....	14	14	-	-	-	...	1	1	...	12	12	-
Median.....dollars..	269	264	...	284	289	...	272	248	...	264	259	...
Acquired 1970 and 1971 (part).....	63	58	4	12	12	...	6	5	...	45	42	3

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	384	354	30	55	52	...	47	43	...	281	259	22
Less than 20 percent.....	2	2	-	-	-	...	-	-	...	2	2	-
20 to 29 percent.....	9	9	-	2	2	...	-	-	...	7	7	-
30 to 39 percent.....	29	24	5	3	1	...	1	1	...	25	22	3
40 to 49 percent.....	75	67	8	13	13	...	10	7	...	52	46	6
50 to 59 percent.....	72	67	5	12	12	...	17	17	...	43	39	5
60 to 69 percent.....	52	48	4	12	12	...	7	6	...	33	30	2
70 to 79 percent.....	26	26	-	2	2	...	4	4	...	20	20	-
80 to 89 percent.....	17	16	1	3	1	...	-	-	...	15	15	-
90 to 99 percent.....	13	13	-	-	-	...	2	2	...	11	11	-
100 percent or more.....	33	30	3	3	3	...	1	1	...	29	26	3
Not reported or not computed.....	55	51	3	6	6	...	4	4	...	44	41	3
Median.....	56	57	...	55	55	...	55	56	...	57	58	...
Other properties.....	44	41	3	8	8	...	3	3	...	33	30	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	384	354	30	55	52	...	47	43	...	281	259	22
Less than 20 percent.....	2	2	-	-	-	...	-	-	...	2	2	-
20 to 29 percent.....	9	9	-	2	2	...	-	-	...	7	7	-
30 to 39 percent.....	24	24	-	1	1	...	1	1	...	22	22	-
40 to 49 percent.....	71	67	4	15	13	...	9	7	...	47	46	-
50 to 59 percent.....	71	67	4	12	12	...	17	17	...	43	39	4
60 to 69 percent.....	51	48	3	12	12	...	6	6	...	33	30	3
70 to 79 percent.....	30	26	3	2	2	...	4	4	...	24	20	3
80 to 89 percent.....	16	16	-	1	1	...	-	-	...	15	15	-
90 to 99 percent.....	15	13	2	-	-	...	3	2	...	12	11	-
100 percent or more.....	40	30	10	4	3	...	3	1	...	34	26	8
Not reported or not computed.....	55	51	3	6	6	...	4	4	...	44	41	3
Median.....	58	57	...	55	55	...	56	56	...	59	58	...
Other properties.....	44	41	3	8	8	...	3	3	...	33	30	3
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	410	379	31	65	62	...	51	46	...	293	271	22
Less than \$10.....	13	13	1	1	1	...	1	1	...	11	10	1
\$10 to \$14.....	49	47	2	12	12	...	4	4	...	33	31	2
\$15 to \$19.....	78	68	10	12	11	...	11	11	...	55	46	9
\$20 to \$24.....	74	68	6	18	16	...	13	13	...	43	38	5
\$25 to \$29.....	47	44	3	7	7	...	4	2	...	36	35	1
\$30 to \$39.....	50	45	5	7	7	...	8	5	...	35	33	2
\$40 to \$49.....	20	20	-	1	1	...	-	-	...	19	19	-
\$50 to \$59.....	16	15	1	1	1	...	1	1	...	13	13	1
\$60 or more.....	15	15	-	1	1	...	3	3	...	11	11	-
Not reported or not computed.....	47	45	3	5	5	...	5	5	...	37	34	3
Median.....dollars..	22	22	...	21	21	...	22	21	...	23	24	...
Acquired 1970 and 1971 (part).....	63	58	4	12	12	...	6	5	...	45	42	3
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	384	354	30	55	52	...	47	43	...	281	259	22
Less than 5 percent.....	2	1	1	-	-	...	-	-	...	2	1	1
5 to 9 percent.....	9	8	1	-	-	...	-	-	...	9	8	1
10 to 14 percent.....	50	47	3	4	4	...	6	6	...	39	36	3
15 to 19 percent.....	79	72	7	16	15	...	6	6	...	56	51	6
20 to 24 percent.....	66	62	4	15	13	...	11	11	...	40	38	2
25 to 29 percent.....	33	32	1	9	9	...	7	7	...	17	16	1
30 to 34 percent.....	26	23	3	3	3	...	3	1	...	20	18	2
35 to 39 percent.....	16	14	2	1	1	...	3	2	...	12	12	-
40 percent or more.....	44	40	4	1	1	...	6	5	...	37	34	3
Not reported or not computed.....	59	56	3	6	6	...	4	4	...	49	46	3
Median.....	21	21	...	21	21	...	23	22	...	21	21	...
Acquired 1970 and 1971 (Part).....	44	41	3	8	8	...	3	3	...	33	30	3
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	384	354	30	55	52	...	47	43	...	281	259	22
Less than 20 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
20 to 29 percent.....	1	1	-	-	-	...	-	-	...	1	1	-
30 to 39 percent.....	4	4	-	-	-	...	-	-	...	3	3	-
40 to 49 percent.....	8	8	-	-	-	...	-	-	...	8	8	-
50 to 59 percent.....	20	19	-	1	1	...	1	1	...	18	17	-
60 to 69 percent.....	44	43	1	6	5	...	5	5	...	33	33	1
70 to 79 percent.....	45	41	4	12	10	...	4	4	...	30	27	3
80 to 89 percent.....	56	53	3	9	9	...	14	13	...	32	31	2
90 to 99 percent.....	41	37	4	8	8	...	5	5	...	27	23	4
100 to 109 percent.....	30	29	1	6	6	...	5	5	...	19	18	1
110 percent or more.....	76	64	12	6	5	...	8	5	...	62	54	8
Not reported or not computed.....	57	54	3	6	6	...	4	4	...	47	44	3
Median.....	87	86	...	86	86	...	87	86	...	87	85	...
Acquired 1970 and 1971 (part).....	44	41	3	8	8	...	3	3	...	33	30	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conven- tional first mortgage		
				FHA first mortgage			VA first mortgage					
		First mortgage only	With junior mortgage		First mortgage only	With junior mortgage		First mortgage only	With junior mortgage		First mortgage only	With junior mort- gage
	Total			Total			Total			Total		
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Number of Housing Units												
1.....	310	290	20	68	65	...	53	47	...	189	178	11
2.....	109	100	9	7	7	...	3	3	...	99	89	9
3.....	22	19	3	1	-	...	-	-	...	21	18	3
4.....	31	28	3	1	1	...	-	-	...	30	27	3
Number of Buildings												
One.....	442	411	31	76	73	...	56	49	...	310	289	22
2 to 4.....	31	27	4	1	1	...	1	1	...	28	24	4
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Manner of Acquisition												
By purchase.....	461	426	35	77	74	...	57	51	...	327	302	25
Placed one new mortgage.....	297	290	7	48	48	...	22	22	...	227	220	7
Placed two or more new mortgages.....	20	11	9	-	-	...	-	-	...	20	11	9
Assumed mortgage(s) already on property.....	119	109	10	24	24	...	35	29	...	60	57	4
Assumed mortgage already on property and placed new mortgage.....	13	4	9	4	1	...	-	-	...	9	2	6
All cash.....	9	9	-	-	-	...	-	-	...	9	9	-
Borrowed other than with mortgage.....	2	2	-	-	-	...	-	-	...	2	2	-
Other.....	2	2	-	1	1	...	-	-	...	1	1	-
Not by purchase.....	11	11	-	-	-	...	-	-	...	11	11	-
Inheritance or gift.....	10	10	-	-	-	...	-	-	...	10	10	-
Other.....	1	1	-	-	-	...	-	-	...	1	1	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Land and Building Acquisition												
During same 12-month period.....	426	392	34	72	69	...	52	45	...	302	277	24
Acquired land previously.....	11	11	-	-	-	...	-	-	...	11	11	-
Land not owned by building owner.....	14	14	1	3	3	...	3	3	...	9	8	1
Not reported.....	21	21	-	2	2	...	3	3	...	16	16	-
Year Acquired												
1969 to 1971 (part).....	97	89	9	19	18	...	10	7	...	69	63	6
1967 and 1968.....	78	71	6	18	17	...	6	6	...	54	49	5
1965 and 1966.....	61	55	6	9	9	...	8	7	...	44	38	5
1960 to 1964.....	123	112	11	17	17	...	18	15	...	89	81	8
1955 to 1959.....	65	63	1	7	7	...	9	9	...	49	48	1
1950 to 1954.....	32	30	2	6	5	...	6	6	...	19	18	1
1949 or earlier.....	18	18	-	2	2	...	-	-	...	16	16	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Year Built												
1969 and 1970 (part).....	5	5	-	1	1	...	-	-	...	4	4	-
1967 and 1968.....	10	9	1	1	1	...	-	-	...	9	8	1
1965 and 1966.....	8	8	-	3	3	...	1	1	...	4	4	-
1960 to 1964.....	44	40	4	12	12	...	8	5	...	24	23	1
1950 to 1959.....	104	94	10	22	21	...	37	33	...	45	40	5
1940 to 1949.....	66	63	3	21	20	...	7	7	...	37	36	1
1939 or earlier.....	211	195	16	13	13	...	3	3	...	195	179	16
Not reported.....	24	23	1	3	3	...	1	1	...	21	20	1



Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 250,000 to 999,999**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

**Properties acquired by purchase 1967 to 1971**

(part).....	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	171	156	15
\$5,000 to \$7,499.....	26	24	2
\$7,500 to \$9,999.....	32	29	2
\$10,000 to \$12,499.....	26	25	1
\$12,500 to \$14,999.....	19	18	1
\$15,000 to \$17,499.....	21	20	-
\$17,500 to \$19,999.....	10	10	-
\$20,000 to \$24,999.....	12	10	2
\$25,000 to \$29,999.....	9	6	3
\$30,000 to \$34,999.....	6	4	2
\$35,000 to \$39,999.....	3	3	1
\$40,000 to \$49,999.....	3	-	-
\$50,000 or more.....	3	3	-
Not reported.....	1	1	-
Median.....dollars..	3	3	-
Other properties.....	10,000	9,800	...

**Value**

(part).....	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	11	11	-
\$5,000 to \$7,499.....	36	32	4
\$7,500 to \$9,999.....	47	46	1
\$10,000 to \$12,499.....	57	56	1
\$12,500 to \$14,999.....	46	44	1
\$15,000 to \$17,499.....	47	46	2
\$17,500 to \$19,999.....	41	38	3
\$20,000 to \$24,999.....	40	36	4
\$25,000 to \$29,999.....	39	32	6
\$30,000 to \$34,999.....	45	39	6
\$35,000 to \$39,999.....	15	13	2
\$40,000 to \$49,999.....	11	9	2
\$50,000 to \$74,999.....	2	2	-
\$75,000 to \$99,999.....	-	-	-
\$100,000 or more.....	36	33	3
Not reported.....	16,100	15,700	...
Median.....dollars..	18,700	18,200	...
Mean.....dollars..	18,700	18,200	...

**Value Per Housing Unit**

(part).....	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	31	30	1
\$5,000 to \$7,499.....	70	65	6
\$7,500 to \$9,999.....	67	63	4
\$10,000 to \$12,499.....	56	53	3
\$12,500 to \$14,999.....	49	46	3
\$15,000 to \$17,499.....	44	42	2
\$17,500 to \$19,999.....	37	33	4
\$20,000 to \$24,999.....	30	27	3
\$25,000 to \$29,999.....	37	32	5
\$30,000 to \$34,999.....	11	8	3
\$35,000 to \$39,999.....	5	5	-
\$40,000 to \$49,999.....	36	33	3
\$50,000 or more.....	12,200	12,100	...
Not reported.....	12,200	12,100	...
Median.....dollars..	12,200	12,100	...
Mean.....dollars..	12,200	12,100	...

**Monthly Rental Receipts Per Housing Unit**

(part).....	Total	First mortgage only	With junior mortgage
Acquired before 1970 <sup>1</sup> .....	384	354	30
Less than \$50.....	23	21	2
\$50 to \$59.....	23	20	2
\$60 to \$69.....	28	26	2
\$70 to \$79.....	29	27	1
\$80 to \$89.....	35	34	1
\$90 to \$99.....	27	25	2
\$100 to \$119.....	50	48	2
\$120 to \$149.....	57	52	5
\$150 to \$174.....	25	23	2
\$175 to \$199.....	13	11	2
\$200 to \$249.....	9	7	2
\$250 to \$299.....	7	5	1
\$300 or more.....	5	4	1
No rental receipts.....	-	-	-
Not reported.....	55	51	3
Median.....dollars..	100	99	...
Mean.....dollars..	110	108	...
Acquired 1970 and 1971 (part).....	44	41	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
			Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
171	156	15	37	35	...	16	13	...	119	108	11
26	24	2	2	2	...	1	1	...	24	21	2
32	29	2	3	2	...	1	1	...	28	27	1
26	25	1	6	6	...	3	3	...	18	17	1
19	18	1	7	7	...	1	1	...	11	10	1
21	20	-	8	8	...	4	4	...	9	9	-
10	10	-	3	3	...	1	1	...	6	6	-
12	10	2	5	5	...	1	1	...	5	3	2
9	6	3	1	1	...	3	-	...	5	5	1
6	4	2	-	-	...	1	1	...	5	3	2
3	3	1	1	1	...	-	-	...	2	1	1
-	-	-	-	-	...	-	-	...	-	-	-
3	3	-	-	-	...	-	-	...	3	3	-
1	1	-	-	-	...	-	-	...	1	1	-
3	3	-	1	1	...	-	-	...	2	2	-
10,000	9,800	...	12,700	12,900	...	...	...	...	8,500	8,200	...
302	281	20	40	39	...	41	37	...	220	205	15
11	11	-	-	-	...	-	-	...	11	11	-
36	32	4	1	-	...	4	4	...	31	28	3
47	46	1	6	6	...	8	8	...	32	32	1
57	56	1	14	12	...	9	9	...	35	35	-
46	44	1	10	10	...	10	8	...	26	26	-
47	46	2	11	11	...	7	6	...	29	28	-
41	38	3	12	12	...	7	7	...	22	19	3
40	36	4	9	9	...	1	-	...	30	27	3
39	32	6	4	3	...	4	1	...	31	28	3
45	39	6	4	4	...	3	3	...	37	31	6
15	13	2	-	-	...	-	-	...	15	13	2
11	9	2	-	-	...	-	-	...	11	9	2
2	2	-	-	-	...	-	-	...	2	2	-
-	-	-	-	-	...	-	-	...	-	-	-
36	33	3	5	5	...	4	4	...	27	24	3
16,100	15,700	...	15,900	16,200	...	14,000	13,200	...	16,800	16,100	...
18,700	18,200	...	16,300	16,500	...	14,900	14,200	...	19,900	19,200	...
31	30	1	-	-	...	1	1	...	30	29	1
70	65	6	3	2	...	3	3	...	64	59	4
67	63	4	9	9	...	9	9	...	48	45	3
56	53	3	13	12	...	9	9	...	33	32	1
49	46	3	11	11	...	9	8	...	29	27	2
44	42	2	11	11	...	7	5	...	26	26	-
37	33	4	11	11	...	7	7	...	19	15	4
30	27	3	8	8	...	1	-	...	21	19	2
37	32	5	4	4	...	7	4	...	26	24	2
11	8	3	1	1	...	-	-	...	10	7	3
5	5	-	-	-	...	-	-	...	5	5	-
36	33	3	5	5	...	4	4	...	27	24	3
12,200	12,100	...	14,700	15,100	...	13,500	12,500	...	11,100	10,900	...
384	354	30	55	52	...	47	43	...	281	259	22
23	21	2	1	1	...	1	1	...	21	19	2
23	20	2	2	-	...	2	2	...	19	18	1
28	26	2	1	1	...	6	6	...	21	19	2
29	27	1	4	4	...	3	3	...	22	21	1
35	34	1	7	7	...	5	4	...	23	23	-
27	25	2	6	5	...	7	7	...	13	13	1
50	48	2	8	8	...	6	6	...	35	33	2
57	52	5	15	15	...	5	5	...	36	31	5
25	23	2	1	1	...	4	3	...	19	19	1
13	11	2	1	1	...	1	-	...	10	10	-
9	7	2	-	-	...	1	1	...	8	6	2
7	5	1	1	1	...	1	1	...	4	3	1
5	4	1	-	-	...	-	-	...	5	4	1
-	-	-	-	-	...	-	-	...	-	-	-
55	51	3	6	6	...	4	4	...	44	41	3
100	99	...	107	109	...	97	96	...	99	97	...
110	108	...	110	112	...	110	106	...	110	108	...
44	41	3	8	8	...	3	3	...	33	30	3

Table 2j. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	461	426	35	77	74	...	58	51	...	326	302	26
Purchase 1967 to 1971 (part).....	171	156	15	37	35	...	16	13	...	118	108	11
Less than 80 percent.....	39	35	4	5	5	...	3	1	...	31	29	2
80 to 89 percent.....	39	36	3	9	7	...	5	4	...	25	24	1
90 to 94 percent.....	17	16	1	7	6	...	3	3	...	8	8	-
95 to 99 percent.....	13	11	2	3	3	...	3	3	...	7	5	2
100 percent or more.....	58	53	5	11	11	...	2	2	...	45	40	5
Not reported.....	5	5	-	2	2	...	-	-	...	3	3	-
Median.....	91	91	...	92	...	...	...	...	...	91	89	...
Purchased 1960 to 1966.....	181	164	17	26	26	...	26	22	...	129	116	13
Less than 60 percent.....	15	13	2	2	2	...	1	1	...	12	10	2
60 to 79 percent.....	42	32	10	5	5	...	6	2	...	32	26	6
80 to 89 percent.....	42	42	1	11	11	...	10	10	...	22	21	1
90 to 99 percent.....	26	25	1	3	3	...	3	3	...	21	20	1
100 percent or more.....	25	24	1	3	3	...	1	1	...	21	20	1
Not reported.....	31	29	2	3	3	...	5	5	...	22	20	2
Median.....	84	85	...	...	...	...	...	...	...	84	85	...
Purchased 1959 or earlier.....	109	106	3	14	13	...	16	16	...	79	78	2
Less than 40 percent.....	9	9	-	-	-	...	-	-	...	9	9	-
40 to 59 percent.....	15	14	1	-	-	...	-	-	...	15	14	1
60 to 79 percent.....	29	29	-	3	3	...	7	7	...	19	19	-
80 to 99 percent.....	22	21	-	3	3	...	5	5	...	14	14	-
100 percent or more.....	17	17	-	4	4	...	2	2	...	11	11	-
Not reported.....	17	15	2	5	3	...	1	1	...	11	10	1
Median.....	75	75	...	...	...	...	...	...	...	70	71	...
Not acquired by purchase.....	12	12	-	-	-	...	-	-	...	12	12	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	384	354	30	55	52	...	47	43	...	281	259	22
Less than 5 percent.....	8	6	2	-	-	...	-	-	...	8	6	2
5 to 9 percent.....	114	105	9	20	20	...	20	17	...	74	68	6
10 to 14 percent.....	130	118	12	24	22	...	16	14	...	89	82	8
15 to 19 percent.....	26	25	1	1	1	...	5	5	...	20	19	1
20 to 24 percent.....	15	14	1	1	1	...	-	-	...	14	13	1
25 to 29 percent.....	4	4	-	1	1	...	-	-	...	3	3	-
30 to 39 percent.....	7	7	-	-	-	...	-	-	...	7	7	-
40 percent or more.....	2	2	-	-	-	...	-	-	...	2	2	-
Not reported or not computed.....	79	74	5	8	8	...	7	7	...	64	59	5
Median.....	11	11	...	10	10	...	10	10	...	11	11	...
Acquired 1970 and 1971 (part).....	44	41	3	8	8	...	3	3	...	33	30	3

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	384	354	30	55	52	...	47	43	...	281	259	22
Less than 1.0 percent.....	178	161	17	26	25	...	23	19	...	128	117	12
1.0 to 2.9 percent.....	5	5	-	1	1	...	1	1	...	2	2	-
3.0 to 4.9 percent.....	9	7	2	3	2	...	1	1	...	5	3	-
5.0 to 6.9 percent.....	4	2	2	-	-	...	-	-	...	4	2	2
7.0 to 8.9 percent.....	14	12	1	5	4	...	1	1	...	8	7	1
9.0 to 10.9 percent.....	9	7	1	-	-	...	2	2	...	5	4	1
11.0 to 12.9 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
13.0 to 14.9 percent.....	3	2	1	-	-	...	-	-	...	3	2	1
15 percent or more.....	41	40	1	4	4	...	3	3	...	34	33	1
Not reported or not computed.....	120	116	4	16	16	...	15	15	...	90	86	4
Median.....	0.7	0.7	...	0.7	0.7	...	0.7	0.7	...	0.7	0.7	...
Acquired 1970 and 1971 (part).....	44	41	3	8	8	...	3	3	...	33	30	3

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	416	383	33	72	69	...	48	43	...	296	272	25
Partnership.....	15	15	-	1	1	...	3	3	...	11	11	-
Real estate corporation.....	23	23	-	2	2	...	3	3	...	18	18	-
Real estate investment trust.....	2	2	-	1	1	...	-	-	...	1	-	-
Financial institution.....	-	-	-	-	-	...	-	-	...	-	-	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	...	-	-	-
Other.....	11	10	1	-	-	...	4	3	...	7	7	-
Not reported.....	5	5	-	-	-	...	-	-	...	5	5	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1k. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Inside SMSA's, Places of 50,000  
to 249,999

	Total properties	Non- mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,217	615	602
PROPERTY CHARACTERISTICS			
Location by Size of Place			
Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...
Number of Housing Units			
1.....	833	431	401
2.....	257	129	128
3.....	78	36	42
4.....	50	19	31
Number of Buildings			
1.....	1,129	576	553
2 to 4.....	88	40	48
Not reported.....	-	-	-
Manner of Acquisition			
By purchase.....	1,036	440	596
Placed one new mortgage.....	543	180	363
Placed two or more new mortgages.....	31	5	27
Assumed mortgage(s) already on property.....	199	31	168
Assumed mortgage already on property and placed new mortgage.....	26	2	24
All cash.....	195	188	7
Borrowed other than with mortgage.....	33	28	5
Other.....	7	6	1
Not by purchase.....	170	164	6
Inheritance or gift.....	159	154	5
Other.....	11	10	-
Not reported.....	11	11	-
Land and Building Acquisition			
During same 12-month period.....	1,090	542	548
Acquired land previously.....	58	42	15
Land not owned by building owner.....	3	-	3
Not reported.....	66	31	35
Year Property Acquired			
1969 to 1971 (part).....	243	95	148
1967 and 1968.....	156	46	110
1965 and 1966.....	131	42	88
1960 to 1964.....	245	106	139
1955 to 1959.....	143	81	61
1950 to 1954.....	111	77	33
1949 or earlier.....	189	167	22
Not reported.....	-	-	-
Year Built			
1969 and 1970 (part).....	13	4	9
1967 and 1968.....	7	2	5
1965 and 1966.....	21	-	21
1960 to 1964.....	57	11	46
1950 to 1959.....	239	79	160
1940 to 1949.....	176	93	84
1939 or earlier.....	656	404	253
Not reported.....	47	22	25

Inside SMSA's, Places of 50,000  
to 249,999

	Total properties	Non- mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued			
Purchase Price Per Housing Unit			
Properties acquired by purchase 1967 to 1971 (part).....			
Less than \$5,000.....	334	79	255
\$5,000 to \$7,499.....	64	35	29
\$7,500 to \$9,999.....	59	12	46
\$10,000 to \$12,499.....	49	13	37
\$12,500 to \$14,999.....	38	4	34
\$15,000 to \$17,499.....	35	1	34
\$17,500 to \$19,999.....	26	-	26
\$20,000 to \$24,999.....	19	1	17
\$25,000 to \$29,999.....	14	4	10
\$30,000 to \$34,999.....	5	3	2
\$35,000 to \$39,999.....	7	-	7
\$40,000 to \$49,999.....	2	1	1
\$50,000 or more.....	3	1	1
Not reported.....	1	-	1
Median.....dollars..	12	3	9
Other properties.....	9,500	5,600	10,800
Value	883	537	346
Less than \$5,000.....	103	85	18
\$5,000 to \$7,499.....	120	82	38
\$7,500 to \$9,999.....	126	91	36
\$10,000 to \$12,499.....	146	75	71
\$12,500 to \$14,999.....	105	46	59
\$15,000 to \$17,499.....	118	45	73
\$17,500 to \$19,999.....	83	27	55
\$20,000 to \$24,999.....	118	40	77
\$25,000 to \$29,999.....	85	22	63
\$30,000 to \$39,999.....	75	30	45
\$40,000 to \$49,999.....	31	8	23
\$50,000 to \$74,999.....	15	3	12
\$75,000 to \$99,999.....	1	-	1
\$100,000 or more.....	2	2	1
Not reported.....	88	59	29
Median.....dollars..	14,100	10,600	17,200
Mean.....dollars..	16,100	13,000	19,200
Value Per Housing Unit			
Less than \$5,000.....	178	139	39
\$5,000 to \$7,499.....	171	100	71
\$7,500 to \$9,999.....	172	99	73
\$10,000 to \$12,499.....	152	68	84
\$12,500 to \$14,999.....	109	39	70
\$15,000 to \$17,499.....	104	36	68
\$17,500 to \$19,999.....	60	17	43
\$20,000 to \$24,999.....	89	27	62
\$25,000 to \$34,999.....	66	20	46
\$35,000 to \$49,999.....	21	9	12
\$50,000 or more.....	6	3	3
Not reported.....	88	59	29
Median.....dollars..	10,700	8,500	13,200
Monthly Rental Receipts Per Housing Unit			
Acquired before 1970 <sup>1</sup> .....	956	489	467
Less than \$50.....	164	129	35
\$50 to \$59.....	78	54	24
\$60 to \$69.....	90	59	30
\$70 to \$79.....	88	45	43
\$80 to \$89.....	75	37	38
\$90 to \$99.....	49	21	28
\$100 to \$119.....	101	33	69
\$120 to \$149.....	96	26	70
\$150 to \$174.....	60	18	42
\$175 to \$199.....	24	1	23
\$200 to \$249.....	25	9	16
\$250 to \$299.....	11	2	9
\$300 or more.....	2	2	1
No rental receipts.....	15	12	3
Not reported.....	79	42	37
Median.....dollars..	81	65	104
Mean.....dollars..	92	75	110
Acquired 1970 and 1971 (part).....	111	37	74

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1k. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000  
to 249,999

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase.....	1,037	441	596
Purchased 1967 to 1971 (part).....	334	79	255
Less than 80 percent.....	77	25	52
80 to 89 percent.....	80	10	70
90 to 94 percent.....	37	5	32
95 to 99 percent.....	21	1	20
100 percent or more.....	105	33	72
Not reported.....	14	4	10
Median.....	90	93	90
Purchased 1960 to 1966.....	330	103	227
Less than 60 percent.....	42	17	25
60 to 79 percent.....	103	30	73
80 to 89 percent.....	56	14	42
90 to 99 percent.....	36	9	27
100 percent or more.....	64	27	37
Not reported.....	29	6	23
Median.....	81	81	81
Purchased 1959 or earlier.....	373	259	114
Less than 40 percent.....	64	50	14
40 to 59 percent.....	73	54	19
60 to 79 percent.....	86	52	34
80 to 99 percent.....	55	33	22
100 percent or more.....	42	30	13
Not reported.....	53	40	13
Median.....	65	62	71
Not acquired by purchase.....	181	175	6

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	956	489	467
Less than 5 percent.....	56	31	25
5 to 9 percent.....	331	155	176
10 to 14 percent.....	312	145	166
15 to 19 percent.....	70	41	29
20 to 24 percent.....	32	22	9
25 to 29 percent.....	10	5	5
30 to 39 percent.....	12	10	2
40 percent or more.....	3	1	1
Not reported or not computed.....	132	79	53
Median.....	10	10	10
Acquired 1970 and 1971 (part).....	111	37	74

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	956	489	467
Less than 1.0 percent.....	452	236	216
1.0 to 2.9 percent.....	7	2	4
3.0 to 4.9 percent.....	16	6	10
5.0 to 6.9 percent.....	15	4	11
7.0 to 8.9 percent.....	33	19	15
9.0 to 10.9 percent.....	11	5	6
11.0 to 12.9 percent.....	9	4	5
13.0 to 14.9 percent.....	7	3	4
15 percent or more.....	136	73	64
Not reported or not computed.....	270	138	132
Median.....	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	111	37	74

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	1,066	553	513
Less than \$100.....	170	132	38
\$100 to \$199.....	254	152	102
\$200 to \$299.....	212	89	124
\$300 to \$349.....	85	35	50
\$350 to \$399.....	61	16	46
\$400 to \$449.....	46	13	33
\$450 to \$499.....	31	12	20
\$500 to \$549.....	29	10	20
\$550 to \$599.....	25	10	15
\$600 to \$699.....	32	7	25
\$700 to \$799.....	21	5	16
\$800 or more.....	32	16	15
Not reported.....	66	56	10
Median.....dollars..	235	176	290
Acquired 1970 and 1971 (part).....	151	62	89

Inside SMSA's, Places of 50,000  
to 249,999

## RECURRING EXPENSES--Continued

## Real Estate Tax per \$1,000 Value

Acquired before 1970.....	1,066	553	513
Less than \$10.....	65	35	30
\$10 to \$14.....	125	72	53
\$15 to \$19.....	186	79	107
\$20 to \$24.....	170	74	97
\$25 to \$29.....	142	66	76
\$30 to \$39.....	135	70	64
\$40 to \$49.....	37	18	19
\$50 to \$59.....	27	17	10
\$60 or more.....	37	22	15
Not reported or not computed.....	141	101	40
Median.....dollars..	22	22	22
Acquired 1970 and 1971 (part).....	151	62	89

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	956	489	467
Less than 5 percent.....	4	4	-
5 to 9 percent.....	56	36	19
10 to 14 percent.....	111	61	50
15 to 19 percent.....	143	77	66
20 to 24 percent.....	150	58	92
25 to 29 percent.....	122	52	70
30 to 34 percent.....	60	25	35
35 to 39 percent.....	39	17	22
40 percent or more.....	131	68	64
Not reported or not computed.....	139	91	49
Median.....	23	21	24
Acquired 1970 and 1971 (part).....	111	37	74

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	956	489	467
Less than 20 percent.....	115	115	-
20 to 29 percent.....	128	123	4
30 to 39 percent.....	73	70	2
40 to 49 percent.....	45	31	14
50 to 59 percent.....	38	21	17
60 to 69 percent.....	50	5	44
70 to 79 percent.....	68	4	63
80 to 89 percent.....	83	9	74
90 to 99 percent.....	48	4	44
100 to 109 percent.....	38	3	35
110 percent or more.....	137	15	122
Not reported or not computed.....	135	89	47
Median.....	62	26	88
Acquired 1970 and 1971 (part).....	111	37	74

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	1,072	540	532
Partnership.....	48	22	26
Real estate corporation.....	50	23	27
Real estate investment trust.....	5	1	5
Financial institution.....	11	8	3
Housing cooperative organization.....	-	-	-
Other.....	24	19	6
Not reported.....	7	4	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2k. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	602	564	38	105	96	9	72	71	1	425	398	27
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	564	564	-	96	96	-	71	71	...	398	398	-
2.....	36	-	36	9	-	9	1	-	...	25	-	25
3 or more.....	2	-	2	-	-	-	-	-	...	2	-	2
Form of Debt of First Mortgage												
Mortgage or deed of trust.....	571	534	37	105	96	9	72	71	...	395	368	27
Contract to purchase.....	30	30	1	-	-	-	-	-	...	30	30	1
Origin of First Mortgage												
Mortgage made at time property acquired.....	325	309	16	50	50	-	25	25	...	250	234	16
Mortgage assumed at time property acquired.....	177	158	19	55	46	9	47	45	...	76	67	9
Mortgage placed later than acquisition of property.....	100	97	3	-	-	-	-	-	...	99	96	3
Refinanced mortgage: Same lender.....	44	43	1	-	-	-	-	-	...	43	42	1
Different lender.....	32	31	1	-	-	-	-	-	...	32	31	1
Mortgage placed on a property owned free and clear of debt.....	24	23	1	-	-	-	-	-	...	24	23	1
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	100	97	3	-	-	-	-	-	...	99	96	3
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	8	7	1	-	-	-	-	-	...	7	6	1
Secure better terms.....	10	10	-	-	-	-	-	-	...	10	10	-
Provide funds for additions, improvements, or repairs to this property.....	20	19	1	-	-	-	-	-	...	20	19	1
Provide funds for investment in other real estate.....	25	25	-	-	-	-	-	-	...	25	25	-
Provide funds for other types of investments.....	6	6	-	-	-	-	-	-	...	6	6	-
Provide funds for educational or medical expenses.....	2	2	-	-	-	-	-	-	...	2	2	-
Other reasons.....	5	5	-	-	-	-	-	-	...	5	5	-
Not reported.....	23	23	-	-	-	-	-	-	...	23	23	-
Other properties.....	502	467	35	105	96	9	71	70	...	326	301	24
Year First Mortgage Made or Assumed												
1969 to 1971 (part).....	166	153	13	27	22	5	15	15	...	124	116	8
1967 and 1968.....	125	115	10	24	22	1	12	12	...	89	81	8
1965 and 1966.....	100	96	5	16	14	1	6	6	...	78	75	3
1960 to 1964.....	152	141	10	22	21	1	19	17	...	111	103	8
1955 to 1959.....	44	44	-	9	9	-	15	15	...	20	20	-
1950 to 1954.....	10	10	-	4	4	-	4	4	...	2	2	-
1949 or earlier.....	5	5	-	3	3	-	2	2	...	1	1	-
First Mortgage Loan												
Less than \$5,000.....	70	68	2	4	3	1	3	3	...	64	63	1
\$5,000 to \$7,499.....	93	89	4	11	11	-	8	8	...	74	70	4
\$7,500 to \$9,999.....	92	91	1	17	17	-	18	18	...	57	55	1
\$10,000 to \$12,499.....	116	106	10	30	25	5	19	18	...	67	64	3
\$12,500 to \$14,999.....	67	62	5	15	13	1	11	11	...	41	38	3
\$15,000 to \$17,499.....	63	60	3	17	16	2	8	8	...	38	37	2
\$17,500 to \$19,999.....	29	26	3	3	3	-	1	1	...	25	23	3
\$20,000 to \$24,999.....	37	31	5	5	5	-	1	1	...	30	25	5
\$25,000 to \$29,999.....	13	12	1	1	1	-	2	2	...	10	9	1
\$30,000 to \$39,999.....	15	12	2	-	-	-	1	1	...	14	11	2
\$40,000 to \$49,999.....	4	4	-	-	-	-	-	-	...	4	4	-
\$50,000 to \$74,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	10,900	10,700	13,300	11,600	11,600	...	10,800	10,800	...	10,600	10,400	...
Mean.....dollars..	12,100	11,800	16,000	12,100	12,100	...	11,600	11,600	...	12,200	11,800	...

**Table 2k. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
First Mortgage Outstanding Debt												
Less than \$5,000.....	183	178	5	16	16	1	14	14	...	152	147	4
\$5,000 to \$7,499.....	91	88	3	15	13	1	16	16	...	60	59	1
\$7,500 to \$9,999.....	94	88	6	18	16	1	18	16	...	59	56	3
\$10,000 to \$12,499.....	78	71	7	26	23	3	10	10	...	42	38	4
\$12,500 to \$14,999.....	53	51	2	13	12	1	7	7	...	33	32	1
\$15,000 to \$17,499.....	36	32	3	9	8	2	4	4	...	23	21	2
\$17,500 to \$19,999.....	22	17	5	4	4	-	-	-	...	18	14	5
\$20,000 to \$24,999.....	19	17	2	2	2	-	-	-	...	18	15	2
\$25,000 to \$29,999.....	13	12	1	1	1	-	2	2	...	9	8	1
\$30,000 to \$39,999.....	10	7	2	-	-	-	1	1	...	9	6	2
\$40,000 to \$49,999.....	2	2	-	-	-	-	-	-	...	2	2	-
\$50,000 to \$74,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,200	7,900	11,800	10,300	10,200	...	8,200	8,200	...	7,500	7,100	...
Mean.....dollars..	9,400	9,100	14,000	10,200	10,200	...	9,000	9,000	...	9,300	8,900	...
Total Mortgage Outstanding Debt												
Less than \$5,000.....	182	178	4	16	16	-	14	14	...	152	147	4
\$5,000 to \$7,499.....	89	88	1	14	13	1	16	16	...	59	59	-
\$7,500 to \$9,999.....	91	88	2	18	16	1	16	16	...	57	56	1
\$10,000 to \$12,499.....	74	71	2	23	23	-	11	10	...	39	38	1
\$12,500 to \$14,999.....	60	51	9	16	12	4	7	7	...	36	32	5
\$15,000 to \$17,499.....	35	32	2	9	8	1	4	4	...	22	21	1
\$17,500 to \$19,999.....	21	17	4	5	4	2	-	-	...	16	14	2
\$20,000 to \$24,999.....	21	17	4	2	2	-	-	-	...	19	15	4
\$25,000 to \$29,999.....	16	12	4	1	1	-	2	2	...	12	8	4
\$30,000 to \$39,999.....	11	7	3	-	-	-	1	1	...	10	6	3
\$40,000 to \$49,999.....	2	2	-	-	-	-	-	-	...	2	2	-
\$50,000 to \$74,999.....	1	-	1	-	-	-	-	-	...	1	-	1
\$75,000 to \$99,999.....	-	-	-	-	-	-	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	8,300	7,900	15,200	10,500	10,200	...	8,300	8,200	...	7,500	7,100	...
Mean.....dollars..	9,700	9,100	18,100	10,500	10,200	...	9,000	9,000	...	9,600	8,900	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	70	68	2	21	19	2	41	41	...	8	8	-
5.0 percent.....	8	8	-	1	1	-	-	-	...	7	7	-
5.1 to 5.9 percent.....	121	112	8	60	53	7	23	21	...	38	38	-
6.0 percent.....	130	125	5	8	8	-	2	2	...	121	116	5
6.1 to 6.4 percent.....	22	20	2	-	-	-	-	-	...	22	20	2
6.5 to 6.9 percent.....	81	71	10	2	2	-	-	-	...	78	68	10
7.0 percent.....	55	53	2	-	-	-	-	-	...	55	53	2
7.1 to 7.4 percent.....	10	8	2	-	-	-	-	-	...	10	8	2
7.5 to 7.9 percent.....	41	40	2	9	9	-	3	3	...	30	28	2
8.0 percent.....	32	29	3	-	-	-	2	2	...	31	27	3
8.1 to 8.4 percent.....	4	3	-	-	-	-	-	-	...	4	3	-
8.5 to 8.9 percent.....	15	13	2	3	3	-	2	2	...	10	8	2
9.0 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
9.1 to 9.9 percent.....	4	3	-	-	-	-	-	-	...	4	3	-
10.0 percent or more.....	5	5	-	-	-	-	-	-	...	5	5	-
Median.....	6.0	6.0	6.7	5.5	5.6	...	4.4	4.3	...	6.7	6.7	...
Term of First Mortgage												
Less than 8 years.....	41	41	-	-	-	-	-	-	...	41	41	-
8 to 12 years.....	80	77	3	-	-	-	-	-	...	80	77	3
13 to 17 years.....	102	98	4	2	2	-	-	-	...	101	96	4
18 to 22 years.....	112	107	5	5	5	-	1	1	...	106	101	5
23 to 27 years.....	114	104	11	29	27	1	25	25	...	60	51	9
28 to 32 years.....	135	122	13	65	58	6	46	44	...	25	19	5
33 to 37 years.....	3	2	2	3	2	2	-	-	...	-	-	-
38 years or more.....	4	4	-	1	1	-	-	-	...	3	3	-
No stated term.....	9	9	-	-	-	-	-	-	...	9	9	-
Median.....	21.2	20.8	25.9	29.3	29.1	...	29.0	29.0	...	17.2	16.9	...
Holder of First Mortgage												
Commercial bank or trust company.....	90	86	4	15	14	1	3	3	...	72	69	3
Mutual savings bank.....	68	66	2	15	15	-	25	24	...	28	27	1
Savings and loan association.....	246	224	22	18	17	1	17	17	...	211	190	21
Life insurance company.....	50	46	4	20	16	4	15	15	...	15	15	-
Mortgage company.....	6	6	-	1	1	-	3	3	...	2	2	-
Federal agency.....	14	14	1	10	9	1	3	3	...	2	2	-
Federal National Mortgage Association.....	24	24	-	19	19	-	5	5	...	-	-	-
Real estate or construction company.....	5	5	-	-	-	-	-	-	...	5	5	-
Individual or individual's estate.....	73	70	3	-	-	-	-	-	...	73	70	3
Other.....	26	24	2	7	5	2	1	1	...	17	17	-



Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	73	71	2	5	5	-	3	3	...	64	63	2
Lender in Northeast.....	71	69	2	4	4	-	3	3	...	63	62	2
Lender in North Central.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender in South.....	2	2	-	1	1	-	-	-	...	1	1	-
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

Property in North Central region.....	142	141	1	19	19	-	7	7	...	117	115	1
Lender in Northeast.....	8	8	-	5	5	-	1	1	...	1	1	-
Lender in North Central.....	121	120	1	7	7	-	4	4	...	110	109	1
Lender in South.....	11	11	-	7	7	-	1	1	...	3	3	-
Lender in West.....	1	1	-	-	-	-	-	-	...	1	1	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	1	1	-	-	-	-	-	-	...	1	1	-

Property in South region.....	185	174	11	48	40	8	33	33	...	105	101	4
Lender in Northeast.....	43	40	3	20	17	3	20	20	...	3	3	-
Lender in North Central.....	3	3	-	-	-	-	3	3	...	-	-	-
Lender in South.....	139	131	9	28	23	5	10	10	...	102	98	4
Lender in West.....	-	-	-	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

Property in West region.....	202	178	24	33	32	1	29	28	...	140	119	21
Lender in Northeast.....	29	26	3	11	10	1	16	15	...	2	2	-
Lender in North Central.....	2	2	-	1	1	-	-	-	...	2	2	-
Lender in South.....	16	16	-	10	10	-	4	4	...	1	1	-
Lender in West.....	154	133	21	11	11	-	9	9	...	134	113	21
Lender outside United States.....	1	1	-	-	-	-	-	-	...	1	1	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-

**Servicing of First Mortgage**

Holder.....	438	410	27	31	29	2	27	27	...	379	354	25
Agent.....	164	154	10	73	67	7	45	44	...	46	43	2

**Holder's Acquisition of First Mortgage**

Originated by holder.....	443	416	27	39	37	2	23	23	...	380	356	24
Purchased from present servicer.....	95	88	7	50	46	4	29	29	...	16	13	3
Purchased from someone else.....	52	49	4	14	11	3	19	17	...	20	20	-
Not reported.....	11	11	-	1	1	-	1	1	...	9	9	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	500	465	35	105	96	9	71	70	...	324	299	24
Less than 40 percent.....	20	16	3	4	3	1	3	3	...	13	11	2
40 to 49 percent.....	6	5	-	1	1	-	-	-	...	5	4	-
50 to 59 percent.....	25	21	4	1	1	-	1	1	...	22	19	4
60 to 69 percent.....	60	57	2	8	8	-	4	4	...	48	45	2
70 to 79 percent.....	93	84	9	13	9	4	9	9	...	70	65	5
80 to 89 percent.....	107	93	14	27	23	4	13	12	...	66	57	9
90 to 94 percent.....	49	48	1	14	14	-	13	13	...	23	22	1
95 to 99 percent.....	54	54	-	27	27	-	11	11	...	16	16	-
100 percent or more.....	62	62	-	8	8	-	13	13	...	42	42	-
Not reported.....	25	24	1	3	3	-	4	4	...	18	17	1
Median.....	83	83	77	89	90	...	90	91	...	79	79	...
Other properties.....	102	99	3	-	-	-	-	-	...	101	98	3

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	500	465	35	105	96	9	71	70	...	324	299	24
Less than 40 percent.....	16	16	-	3	3	-	3	3	...	11	11	-
40 to 49 percent.....	5	5	-	1	1	-	-	-	...	5	4	-
50 to 59 percent.....	21	21	-	1	1	-	1	1	...	19	19	-
60 to 69 percent.....	58	57	1	8	8	-	4	4	...	46	45	1
70 to 79 percent.....	88	84	4	9	9	-	9	9	...	69	65	4
80 to 89 percent.....	99	93	6	24	23	1	12	12	...	62	57	5
90 to 94 percent.....	56	48	8	14	14	-	13	13	...	30	22	8
95 to 99 percent.....	61	54	6	31	27	4	11	11	...	19	16	3
100 percent or more.....	70	62	7	12	8	4	14	13	...	44	42	2
Not reported.....	25	24	1	3	3	-	4	4	...	18	17	1
Median.....	84	83	93	91	90	...	91	91	...	80	79	...
Other properties.....	102	99	3	-	-	-	-	-	...	101	98	3

Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	63	60	3	6	6	-	5	5	...	52	50	3
20 to 29 percent.....	69	68	1	5	4	1	4	4	...	60	59	1
30 to 39 percent.....	52	51	1	8	8	-	7	7	...	37	37	1
40 to 49 percent.....	83	77	6	10	8	1	11	11	...	62	57	5
50 to 59 percent.....	86	83	3	16	16	-	10	10	...	60	57	3
60 to 69 percent.....	102	91	11	21	17	4	15	14	...	66	60	6
70 to 79 percent.....	62	55	7	22	19	3	5	5	...	35	31	4
80 to 89 percent.....	33	32	1	8	8	-	8	8	...	18	16	1
90 to 99 percent.....	16	16	-	3	3	-	-	-	...	14	13	-
100 percent or more.....	5	5	-	3	3	-	-	-	...	2	2	-
Not reported.....	29	26	3	3	3	-	8	8	...	18	15	3
Median.....	52	51	62	62	61	...	56	55	...	48	48	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	60	60	-	6	6	-	5	5	...	50	50	-
20 to 29 percent.....	69	68	1	4	4	-	4	4	...	60	59	1
30 to 39 percent.....	52	51	-	8	8	-	7	7	...	37	37	-
40 to 49 percent.....	81	77	5	10	8	1	11	11	...	61	57	3
50 to 59 percent.....	86	83	3	16	16	-	10	10	...	60	57	3
60 to 69 percent.....	94	91	3	17	17	-	14	14	...	63	60	3
70 to 79 percent.....	65	55	9	21	19	2	6	5	...	37	31	6
80 to 89 percent.....	40	32	8	13	8	5	8	8	...	20	16	4
90 to 99 percent.....	20	16	3	4	3	1	-	-	...	15	13	2
100 percent or more.....	7	5	1	3	3	-	-	-	...	3	2	1
Not reported.....	29	26	3	3	3	-	8	8	...	18	15	3
Median.....	52	51	75	63	61	...	56	55	...	49	48	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	602	564	38	105	96	9	72	71	...	425	398	27
Interest and principal.....	595	557	38	105	96	9	72	71	...	418	391	27
Fully amortized.....	566	530	36	105	96	9	72	71	...	389	364	26
Partially amortized.....	28	27	2	-	-	-	-	-	...	28	27	2
Principal only.....	2	2	-	-	-	-	-	-	...	2	2	-
Fully amortized.....	1	1	-	-	-	-	-	-	...	1	1	-
Partially amortized.....	1	1	-	-	-	-	-	-	...	1	1	-
Interest only.....	5	5	-	-	-	-	-	-	...	5	5	-
No regular payment required.....	-	-	-	-	-	-	-	-	...	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	595	557	38	105	96	9	72	71	...	418	391	27
Real estate taxes and property insurance.....	280	260	20	103	94	9	64	62	...	113	104	9
With no other items.....	157	147	11	2	-	2	55	53	...	101	93	8
With other items.....	122	113	9	102	94	7	9	9	...	12	10	1
Real estate taxes only.....	77	73	4	-	-	-	7	7	...	70	66	4
Property insurance only.....	4	3	1	-	-	-	-	-	...	4	3	1
Other combinations or no other items.....	234	220	13	2	2	-	1	1	...	231	218	13
No regular payments of interest and principal...	7	7	-	-	-	-	-	-	...	7	7	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	602	564	38	105	96	9	72	71	...	425	398	27
Less than \$50.....	188	181	7	31	31	1	20	20	...	137	130	6
\$50 to \$59.....	79	77	2	12	12	-	12	12	...	54	52	2
\$60 to \$69.....	80	71	10	14	12	3	16	15	...	50	44	6
\$70 to \$79.....	60	57	3	15	14	2	10	10	...	35	34	1
\$80 to \$89.....	51	44	7	15	12	3	1	1	...	35	30	4
\$90 to \$99.....	38	36	2	7	5	2	7	7	...	25	24	-
\$100 to \$119.....	61	59	3	7	7	-	2	2	...	52	50	3
\$120 to \$149.....	18	18	-	1	1	-	3	3	...	14	14	-
\$150 to \$174.....	15	12	3	1	1	-	1	1	...	12	9	3
\$175 to \$199.....	4	4	-	-	-	-	-	-	...	4	4	-
\$200 to \$249.....	3	1	1	-	-	-	-	-	...	3	1	1
\$250 to \$299.....	5	5	-	-	-	-	-	-	...	5	5	-
\$300 or more.....	-	-	-	-	-	-	-	-	...	-	-	-
Median.....dollars..	64	63	71	65	63	...	62	62	...	64	63	...
Mean.....dollars..	70	70	81	66	66	...	66	66	...	72	71	...
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-



**Table 2k. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

### Inside SMSA's, Places of 50,000 to 249,999

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit												
Regular monthly payments of interest and/or principal.....	602	564	38	105	96	9	72	71	...	425	398	27
Less than \$70.....	337	329	8	56	55	1	48	47	...	233	227	6
\$70 to \$79.....	60	57	3	14	14	-	10	10	...	37	34	3
\$80 to \$89.....	48	44	4	14	12	1	1	1	...	33	30	3
\$90 to \$99.....	39	36	2	5	5	-	7	7	...	27	24	2
\$100 to \$119.....	64	59	6	9	7	3	2	2	...	53	50	3
\$120 to \$149.....	24	18	6	6	1	4	3	3	...	16	14	2
\$150 to \$174.....	14	12	3	1	1	-	1	1	...	12	9	3
\$175 to \$199.....	6	4	2	-	-	-	-	-	...	6	4	2
\$200 to \$249.....	3	1	1	-	-	-	-	-	...	3	1	1
\$250 to \$299.....	5	5	-	-	-	-	-	-	...	5	5	-
\$300 or more.....	2	-	2	-	-	-	-	-	...	2	-	2
Median.....dollars..	62	60	103	65	61	...	52	52	...	63	61	...
Mean.....dollars..	73	70	123	70	66	...	66	66	...	75	71	...
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	562	527	35	94	85	9	66	64	...	402	378	25
Delinquent (30 days or more).....	32	30	3	9	9	-	4	4	...	19	17	3
1 to 3 payments.....	30	28	3	9	9	-	4	4	...	17	15	3
4 or more payments.....	2	2	-	-	-	-	-	-	...	2	2	-
Foreclosure in process.....	-	-	-	-	-	-	-	-	...	-	-	-
Foreclosure not in process.....	2	2	-	-	-	-	-	-	...	2	2	-
Not reported.....	7	7	-	1	1	-	3	3	...	3	3	-
No regular payments required.....	-	-	-	-	-	-	-	-	...	-	-	-
Real Estate Tax Per Housing Unit												
Acquired before 1970.....	513	483	30	90	84	6	60	59	...	363	339	23
Less than \$100.....	38	36	2	4	4	-	2	2	...	31	29	2
\$100 to \$199.....	102	97	5	15	15	-	9	9	...	78	73	5
\$200 to \$299.....	124	118	5	20	20	-	17	17	...	86	81	5
\$300 to \$349.....	50	49	1	13	13	-	5	5	...	32	31	1
\$350 to \$399.....	46	41	4	13	10	3	5	5	...	28	26	1
\$400 to \$449.....	33	29	4	6	5	1	4	4	...	23	20	3
\$450 to \$499.....	20	17	3	5	5	-	1	-	...	13	11	2
\$500 to \$549.....	20	18	1	4	4	-	3	3	...	13	12	1
\$550 to \$599.....	15	14	1	3	2	1	4	4	...	8	8	-
\$600 to \$699.....	25	25	-	2	2	-	3	3	...	21	21	-
\$700 to \$799.....	16	13	3	3	3	-	4	4	...	9	6	3
\$800 or more.....	15	15	-	1	1	-	3	3	...	11	11	-
Not reported.....	10	10	-	-	-	-	-	-	...	10	10	-
Median.....dollars..	290	287	...	320	309	...	318	312	...	277	277	...
Acquired 1970 and 1971 (part).....	89	81	7	15	11	3	12	12	...	62	58	4
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	467	436	30	70	65	6	59	57	...	338	314	23
Less than 20 percent.....	7	7	-	-	-	-	-	-	...	7	7	-
20 to 29 percent.....	9	9	-	-	-	-	1	1	...	8	8	-
30 to 39 percent.....	43	41	2	7	7	-	7	7	...	29	27	2
40 to 49 percent.....	64	62	2	14	14	-	11	11	...	40	37	2
50 to 59 percent.....	91	78	13	15	11	4	17	17	...	60	51	9
60 to 69 percent.....	80	76	4	12	12	-	7	6	...	61	59	2
70 to 79 percent.....	32	32	-	4	4	-	6	6	...	22	22	-
80 to 89 percent.....	22	22	-	5	5	-	2	2	...	16	16	-
90 to 99 percent.....	9	9	1	3	3	-	-	-	...	7	6	1
100 percent or more.....	68	64	4	3	3	-	4	4	...	61	57	4
Not reported or not computed.....	41	36	5	8	7	2	5	5	...	27	24	3
Median.....	59	60	...	56	56	...	54	54	...	62	62	...
Other properties.....	74	67	7	11	7	3	10	10	...	53	49	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	467	436	30	70	65	6	59	57	...	338	314	23
Less than 20 percent.....	7	7	-	-	-	-	-	-	...	7	7	-
20 to 29 percent.....	9	9	-	-	-	-	1	1	...	8	8	-
30 to 39 percent.....	41	41	-	7	7	-	7	7	...	27	27	-
40 to 49 percent.....	63	62	1	14	14	-	11	11	...	38	37	1
50 to 59 percent.....	80	78	2	11	11	-	17	17	...	53	51	2
60 to 69 percent.....	84	76	8	13	12	1	7	6	...	64	59	5
70 to 79 percent.....	37	32	5	6	4	1	6	6	...	26	22	4
80 to 89 percent.....	24	22	1	5	5	-	2	2	...	17	16	1
90 to 99 percent.....	10	9	1	3	3	-	-	-	...	8	6	1
100 percent or more.....	71	64	7	4	3	2	4	4	...	63	57	6
Not reported or not computed.....	41	36	5	8	7	2	5	5	...	27	24	3
Median.....	61	60	...	58	56	...	54	54	...	63	62	...
Other properties.....	74	67	7	11	7	3	10	10	...	53	49	4

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	513	483	30	90	84	6	60	59	...	363	339	23
Less than \$10.....	30	29	1	6	6	-	3	3	...	22	21	1
\$10 to \$14.....	53	52	1	14	14	-	7	7	...	32	31	1
\$15 to \$19.....	107	100	7	20	19	2	12	12	...	74	69	5
\$20 to \$24.....	97	91	6	23	20	3	10	10	...	64	61	3
\$25 to \$29.....	76	71	6	11	11	-	12	12	...	53	47	6
\$30 to \$39.....	64	60	4	7	6	1	6	4	...	52	50	1
\$40 to \$49.....	19	19	-	3	3	-	1	1	...	15	15	-
\$50 to \$59.....	10	10	-	-	-	-	3	3	...	7	7	-
\$60 or more.....	15	15	-	3	3	-	-	-	...	12	12	-
Not reported or not computed.....	40	36	5	3	3	-	7	7	...	31	26	5
Median.....dollars..	22	22	...	20	20	...	22	22	...	22	22	...
Acquired 1970 and 1971 (part).....	89	81	7	15	11	3	12	12	...	62	58	4

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	467	436	30	70	65	6	59	57	...	338	314	23
Less than 5 percent.....	-	-	-	-	-	-	-	-	...	-	-	-
5 to 9 percent.....	19	19	-	2	2	-	3	3	...	15	15	-
10 to 14 percent.....	50	47	2	5	5	-	3	3	...	42	40	2
15 to 19 percent.....	66	61	5	6	6	-	10	10	...	50	45	5
20 to 24 percent.....	92	87	5	21	20	2	13	13	...	58	54	4
25 to 29 percent.....	70	64	6	12	11	1	10	10	...	48	43	5
30 to 34 percent.....	35	35	-	4	4	-	3	3	...	27	27	-
35 to 39 percent.....	22	19	3	5	3	1	3	1	...	15	14	-
40 percent or more.....	64	61	3	6	6	-	10	10	...	47	44	3
Not reported or not computed.....	49	43	6	8	7	2	5	5	...	35	31	4
Median.....	24	23	...	24	23	...	24	24	...	23	23	...
Acquired 1970 and 1971 (Part).....	74	67	7	11	7	3	10	10	...	53	49	4

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	467	436	30	70	65	6	59	57	...	338	314	23
Less than 20 percent.....	-	-	-	-	-	-	-	-	...	-	-	-
20 to 29 percent.....	4	4	-	-	-	-	-	-	...	4	4	-
30 to 39 percent.....	2	2	-	-	-	-	-	-	...	2	2	-
40 to 49 percent.....	14	14	-	-	-	-	-	-	...	13	13	-
50 to 59 percent.....	17	17	-	3	3	-	-	-	...	14	14	-
60 to 69 percent.....	44	43	1	7	7	-	11	11	...	26	25	1
70 to 79 percent.....	63	61	2	9	9	-	15	15	...	39	37	2
80 to 89 percent.....	74	70	4	15	15	-	6	6	...	53	49	4
90 to 99 percent.....	44	41	3	8	7	1	6	6	...	30	28	2
100 to 109 percent.....	35	29	6	5	5	-	6	5	...	24	19	5
110 percent or more.....	122	113	9	15	12	3	9	9	...	98	92	6
Not reported or not computed.....	47	42	5	8	7	2	5	5	...	34	31	3
Median.....	88	87	...	87	86	...	80	79	...	89	89	...
Acquired 1970 and 1971 (part).....	74	67	7	11	7	3	10	10	...	53	49	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Number of Housing Units												
1.....	401	380	22	90	81	8	66	65	...	245	233	12
2.....	128	119	8	10	9	1	3	3	...	115	107	7
3.....	42	38	4	4	4	-	1	1	...	36	33	4
4.....	31	27	4	1	1	-	1	1	...	28	24	4
Number of Buildings												
One.....	553	522	32	102	93	9	70	69	...	381	359	22
2 to 4.....	48	42	6	2	2	-	2	2	...	44	38	6
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Manner of Acquisition												
By purchase.....	596	558	38	105	96	9	72	71	...	419	392	27
Placed one new mortgage.....	363	361	2	50	50	-	25	25	...	288	286	2
Placed two or more new mortgages.....	27	11	16	-	-	-	-	-	...	27	11	16
Assumed mortgage(s) already on property.....	168	161	8	46	43	3	45	45	...	77	73	5
Assumed mortgage already on property and placed new mortgage.....	24	12	12	9	3	6	2	1	...	14	9	4
All cash.....	7	7	-	-	-	-	-	-	...	7	7	-
Borrowed other than with mortgage.....	5	5	1	-	-	-	-	-	...	5	5	1
Other.....	1	1	-	-	-	-	-	-	...	1	1	-
Not by purchase.....	6	6	-	-	-	-	-	-	...	6	6	-
Inheritance or gift.....	5	5	-	-	-	-	-	-	...	5	5	-
Other.....	-	-	-	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Land and Building Acquisition												
During same 12-month period.....	548	512	36	96	88	9	69	67	...	383	357	25
Acquired land previously.....	15	15	1	-	-	-	-	-	...	15	15	1
Land not owned by building owner.....	3	3	-	1	1	-	1	1	...	1	1	-
Not reported.....	35	34	1	7	7	-	2	2	...	26	24	1
Year Acquired												
1969 to 1971 (part).....	148	135	13	27	22	5	15	15	...	106	98	8
1967 and 1968.....	110	101	9	23	22	2	10	10	...	76	68	8
1965 and 1966.....	88	83	5	15	13	1	9	9	...	65	62	4
1960 to 1964.....	139	131	8	23	22	1	17	16	...	98	92	6
1955 to 1959.....	61	59	2	9	9	-	15	15	...	37	35	2
1950 to 1954.....	33	33	-	5	5	-	4	4	...	24	24	-
1949 or earlier.....	22	22	-	1	1	-	2	2	...	19	19	-
Not reported.....	-	-	-	-	-	-	-	-	...	-	-	-
Year Built												
1969 and 1970 (part).....	9	9	-	-	-	-	-	-	...	9	9	-
1967 and 1968.....	5	4	1	-	-	-	-	-	...	5	4	1
1965 and 1966.....	21	18	3	4	2	2	3	3	...	14	13	1
1960 to 1964.....	46	41	5	12	9	3	6	6	...	28	26	2
1950 to 1959.....	160	152	8	52	49	3	41	41	...	67	61	5
1940 to 1949.....	84	76	8	21	20	1	9	7	...	54	49	5
1939 or earlier.....	253	241	12	14	14	-	4	4	...	235	223	12
Not reported.....	25	23	2	1	1	-	10	10	...	14	12	2

Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	255	233	22	51	44	6	25	25	...	179	163	16
\$5,000 to \$7,499.....	29	26	2	3	2	1	-	-	...	25	24	2
\$7,500 to \$9,999.....	46	46	-	3	3	-	1	1	...	42	41	-
\$10,000 to \$12,499.....	37	34	2	6	6	-	-	-	...	30	28	2
\$12,500 to \$14,999.....	34	31	3	9	9	-	5	5	...	20	17	3
\$15,000 to \$17,499.....	34	31	3	6	4	1	9	9	...	19	18	1
\$17,500 to \$19,999.....	17	22	4	12	9	3	5	5	...	9	7	2
\$20,000 to \$24,999.....	17	17	-	5	5	-	1	1	...	11	11	-
\$25,000 to \$29,999.....	10	7	3	3	1	2	-	-	...	7	6	1
\$30,000 to \$34,999.....	2	-	2	-	-	-	-	-	...	2	-	2
\$35,000 to \$39,999.....	7	5	1	1	1	-	1	1	...	4	3	1
\$40,000 to \$49,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$50,000 or more.....	1	1	-	-	-	-	1	1	...	-	-	-
Not reported.....	9	8	1	1	1	-	1	1	...	7	5	1
Median.....dollars..	10,800	10,500	...	13,700	12,700	...	...	...	-	9,100	8,700	...
Other properties.....	346	331	15	54	51	3	47	45	...	246	234	11

**Value**

Less than \$5,000.....	18	18	-	-	-	-	-	-	...	18	18	-
\$5,000 to \$7,499.....	38	38	1	4	4	1	1	1	...	33	33	-
\$7,500 to \$9,999.....	36	33	3	7	7	-	3	3	...	26	24	3
\$10,000 to \$12,499.....	71	71	-	9	9	-	8	8	...	53	53	-
\$12,500 to \$14,999.....	59	56	3	12	11	1	15	14	...	32	31	-
\$15,000 to \$17,499.....	73	72	1	24	22	1	10	10	...	39	39	-
\$17,500 to \$19,999.....	55	49	7	17	13	4	8	8	...	30	27	3
\$20,000 to \$24,999.....	77	74	3	17	16	2	10	10	...	50	49	1
\$25,000 to \$29,999.....	63	57	6	8	8	-	5	5	...	51	45	6
\$30,000 to \$39,999.....	45	41	4	2	2	-	2	2	...	41	37	4
\$40,000 to \$49,999.....	23	20	3	2	2	-	2	2	...	19	16	3
\$50,000 to \$74,999.....	12	10	2	-	-	-	-	-	...	12	10	2
\$75,000 to \$99,999.....	1	1	-	-	-	-	-	-	...	1	1	-
\$100,000 or more.....	1	-	1	-	-	-	-	-	...	1	-	1
Not reported.....	29	26	3	3	3	-	8	8	...	18	15	3
Median.....dollars..	17,200	16,800	24,600	16,900	16,700	...	16,100	16,300	...	17,700	17,000	...
Mean.....dollars..	19,200	18,700	27,300	17,200	17,300	...	17,400	17,500	...	20,000	19,200	...

**Value Per Housing Unit**

Less than \$5,000.....	39	36	2	2	1	1	-	-	...	37	35	2
\$5,000 to \$7,499.....	71	71	-	7	7	-	3	3	...	61	60	-
\$7,500 to \$9,999.....	73	70	3	11	11	-	3	3	...	59	56	3
\$10,000 to \$12,499.....	84	80	4	9	9	-	9	9	...	66	62	4
\$12,500 to \$14,999.....	70	66	4	14	12	1	16	15	...	41	39	2
\$15,000 to \$17,499.....	68	65	4	21	20	1	10	10	...	37	35	2
\$17,500 to \$19,999.....	43	35	8	16	12	4	8	8	...	19	15	4
\$20,000 to \$24,999.....	62	61	2	16	15	2	9	9	...	37	37	-
\$25,000 to \$34,999.....	46	41	5	4	4	-	4	4	...	38	33	5
\$35,000 to \$49,999.....	12	11	1	1	1	-	1	1	...	9	8	1
\$50,000 or more.....	3	3	1	-	-	-	-	-	...	3	3	1
Not reported.....	29	26	3	3	3	-	8	8	...	18	15	3
Median.....dollars..	13,200	13,000	16,700	15,900	15,700	...	15,200	15,300	...	11,800	11,600	...

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	467	436	30	70	65	6	59	57	...	338	314	23
Less than \$50.....	35	32	3	2	2	-	3	3	...	30	27	3
\$50 to \$59.....	24	22	1	3	3	-	2	2	...	19	18	1
\$60 to \$69.....	30	30	-	2	2	-	4	4	...	24	24	-
\$70 to \$79.....	43	42	1	1	1	-	5	5	...	37	36	1
\$80 to \$89.....	38	38	1	4	4	-	3	3	...	31	30	1
\$90 to \$99.....	28	27	-	5	5	-	1	1	...	21	21	-
\$100 to \$119.....	69	64	4	9	9	-	11	10	...	49	46	3
\$120 to \$149.....	70	59	11	18	14	4	11	11	...	41	34	7
\$150 to \$174.....	42	40	2	9	9	-	8	8	...	25	23	2
\$175 to \$199.....	23	22	1	7	7	-	3	3	...	13	11	1
\$200 to \$249.....	16	15	1	-	-	-	1	1	...	15	13	1
\$250 to \$299.....	9	9	-	2	2	-	1	1	...	6	6	-
\$300 or more.....	1	1	-	-	-	-	-	-	...	1	1	-
No rental receipts.....	3	2	1	-	-	-	1	1	...	3	1	1
Not reported.....	37	34	3	8	7	2	4	4	...	25	23	2
Median.....dollars..	104	102	...	128	126	...	115	116	...	96	94	...
Mean.....dollars..	110	109	...	126	126	...	116	117	...	105	104	...
Acquired 1970 and 1971 (part).....	74	67	7	11	7	3	10	10	...	53	49	4

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2k. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 50,000 to 249,999**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Acquired by purchase.....	596	558	37	105	95	9	71	70	...	419	392	27
Purchase 1967 to 1971 (part).....	255	233	22	51	44	6	25	25	...	179	163	16
Less than 80 percent.....	52	51	1	10	10	-	3	3	...	39	38	1
80 to 89 percent.....	70	64	6	19	18	2	7	7	...	43	39	5
90 to 94 percent.....	32	25	6	8	5	3	1	1	...	22	19	4
95 to 99 percent.....	20	20	-	2	2	-	5	5	...	13	13	-
100 percent or more.....	72	65	6	10	8	2	8	8	...	54	49	4
Not reported.....	10	8	2	1	1	-	1	1	...	7	5	2
Median.....	90	89	...	87	86	...	...	...	...	90	90	...
Purchased 1960 to 1966.....	227	213	13	38	35	3	26	25	...	162	153	9
Less than 60 percent.....	25	25	-	1	1	-	3	3	...	20	20	-
60 to 79 percent.....	73	70	3	16	14	1	12	12	...	45	43	2
80 to 89 percent.....	42	39	3	8	8	-	2	2	...	31	28	3
90 to 99 percent.....	27	24	3	8	8	-	4	3	...	15	13	2
100 percent or more.....	37	34	3	3	2	1	3	3	...	31	30	2
Not reported.....	23	22	1	1	1	-	2	2	...	20	19	1
Median.....	81	80	...	81	81	...	...	...	...	81	81	...
Purchased 1959 or earlier.....	114	112	2	16	16	-	20	20	...	78	76	2
Less than 40 percent.....	14	14	-	-	-	-	-	-	...	14	14	-
40 to 59 percent.....	19	19	-	1	1	-	6	6	...	12	12	-
60 to 79 percent.....	34	33	1	6	6	-	4	4	...	24	23	1
80 to 99 percent.....	22	22	-	5	5	-	3	3	...	14	14	-
100 percent or more.....	13	13	-	1	1	-	3	3	...	9	9	-
Not reported.....	13	12	1	3	3	-	5	5	...	5	4	1
Median.....	70	70	...	...	...	-	...	...	...	68	68	...
Not acquired by purchase.....	6	6	-	-	-	-	-	-	...	6	6	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	467	436	30	70	65	6	59	57	...	338	314	23
Less than 5 percent.....	25	24	1	3	3	-	4	4	...	19	18	1
5 to 9 percent.....	176	166	10	33	31	3	25	23	...	118	112	6
10 to 14 percent.....	166	156	10	24	22	1	22	22	...	121	112	9
15 to 19 percent.....	29	27	2	2	2	-	2	2	...	25	23	2
20 to 24 percent.....	9	9	-	-	-	-	-	-	...	9	9	-
25 to 29 percent.....	5	5	-	-	-	-	-	-	...	4	4	-
30 to 39 percent.....	2	2	-	-	-	-	-	-	...	2	2	-
40 percent or more.....	1	1	-	-	-	-	-	-	...	1	1	-
Not reported or not computed.....	53	46	7	8	7	2	6	6	...	38	33	5
Median.....	10	10	...	9	9	...	9	9	...	10	10	...
Acquired 1970 and 1971 (part).....	74	67	7	11	7	3	10	10	...	53	49	4

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	467	436	30	70	65	6	59	57	...	338	314	23
Less than 1.0 percent.....	216	200	16	30	27	3	28	27	...	159	147	12
1.0 to 2.9 percent.....	4	3	2	-	-	-	-	-	...	4	3	2
3.0 to 4.9 percent.....	10	8	3	2	2	-	-	-	...	8	6	3
5.0 to 6.9 percent.....	11	11	-	1	1	-	-	-	...	8	8	-
7.0 to 8.9 percent.....	15	14	1	3	3	-	4	4	...	8	7	1
9.0 to 10.9 percent.....	6	6	-	-	-	-	-	-	...	6	6	-
11.0 to 12.9 percent.....	5	3	2	2	1	2	-	-	...	2	2	-
13.0 to 14.9 percent.....	4	4	-	1	1	-	-	-	...	3	3	-
15 percent or more.....	64	63	1	12	12	-	6	6	...	47	45	1
Not reported or not computed.....	132	126	7	20	18	2	20	20	...	92	87	5
Median.....	0.7	0.7	...	0.8	0.8	...	0.7	0.7	...	0.7	0.7	...
Acquired 1970 and 1971 (part).....	74	67	7	11	7	3	10	10	...	53	49	4

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	532	498	34	96	87	8	69	68	...	367	343	24
Partnership.....	26	24	2	3	3	-	-	-	...	24	22	2
Real estate corporation.....	27	26	1	5	4	1	2	2	...	21	20	1
Real estate investment trust.....	5	5	-	1	1	-	-	-	...	3	3	-
Financial institution.....	3	2	1	-	-	-	1	1	...	2	1	1
Housing cooperative organization.....	-	-	-	-	-	-	-	-	...	-	-	-
Other.....	6	6	-	-	-	-	-	-	...	6	6	-
Not reported.....	3	3	-	-	-	-	-	-	...	2	2	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 11. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,776	915	861	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	533	138	395
Inside SMSA's.....	...	...	...	Less than \$5,000.....	63	42	21
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	75	33	43
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	50	9	41
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	58	9	49
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	53	4	49
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	46	8	38
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	46	11	35
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	43	4	39
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	35	3	32
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	21	3	18
Number of Housing Units				\$35,000 to \$39,999.....	12	3	9
1.....	1,421	746	676	\$40,000 to \$49,999.....	8	1	7
2.....	229	121	107	\$50,000 or more.....	8	1	7
3.....	64	26	38	Not reported.....	15	7	8
4.....	62	22	40	Median.....dollars..	13,100	6,800	14,500
Number of Buildings				Other properties.....	1,243	777	466
1.....	1,682	875	807	Value			
2 to 4.....	93	40	54	Less than \$5,000.....	111	103	8
Not reported.....	-	-	-	\$5,000 to \$7,499.....	187	143	44
Manner of Acquisition				\$7,500 to \$9,999.....	137	80	57
By purchase.....	1,523	677	846	\$10,000 to \$12,499.....	215	127	89
Placed one new mortgage.....	745	225	520	\$12,500 to \$14,999.....	113	37	76
Placed two or more new mortgages.....	33	4	29	\$15,000 to \$17,499.....	183	89	94
Assumed mortgage(s) already on property.....	301	43	258	\$17,500 to \$19,999.....	140	53	87
Assumed mortgage already on property and placed new mortgage.....	30	4	26	\$20,000 to \$24,999.....	181	69	112
All cash.....	342	332	10	\$25,000 to \$29,999.....	143	54	89
Borrowed other than with mortgage.....	59	57	2	\$30,000 to \$39,999.....	134	42	92
Other.....	14	12	1	\$40,000 to \$49,999.....	56	18	38
Not by purchase.....	230	216	14	\$50,000 to \$74,999.....	38	10	28
Inheritance or gift.....	225	213	12	\$75,000 to \$99,999.....	9	5	5
Other.....	5	3	2	\$100,000 or more.....	9	6	3
Not reported.....	23	22	1	Not reported.....	120	79	41
Land and Building Acquisition				Median.....dollars..	15,800	11,700	18,700
During same 12-month period.....	1,530	758	772	Mean.....dollars..	18,800	16,200	21,500
Acquired land previously.....	150	113	37	Value Per Housing Unit			
Land not owned by building owner.....	9	6	3	Less than \$5,000.....	158	134	24
Not reported.....	87	38	49	\$5,000 to \$7,499.....	237	171	66
Year Property Acquired				\$7,500 to \$9,999.....	195	103	92
1969 to 1971 (part).....	354	122	232	\$10,000 to \$12,499.....	238	126	112
1967 and 1968.....	259	92	167	\$12,500 to \$14,999.....	137	44	93
1965 and 1966.....	200	62	138	\$15,000 to \$17,499.....	165	72	93
1960 to 1964.....	323	148	175	\$17,500 to \$19,999.....	124	45	79
1955 to 1959.....	195	119	76	\$20,000 to \$24,999.....	148	51	97
1950 to 1954.....	189	135	55	\$25,000 to \$34,999.....	156	55	100
1949 or earlier.....	255	237	18	\$35,000 to \$49,999.....	66	19	46
Not reported.....	-	-	-	\$50,000 or more.....	33	16	17
Year Built				Not reported.....	120	79	41
1969 and 1970 (part).....	25	2	23	Median.....dollars..	12,500	10,200	15,600
1967 and 1968.....	44	7	37	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	63	10	53	Acquired before 1970 <sup>1</sup> .....	1,345	697	648
1960 to 1964.....	148	36	112	Less than \$50.....	226	168	58
1950 to 1959.....	410	165	245	\$50 to \$59.....	99	68	31
1940 to 1949.....	275	160	115	\$60 to \$69.....	107	59	49
1939 or earlier.....	751	513	237	\$70 to \$79.....	106	75	31
Not reported.....	60	22	38	\$80 to \$89.....dollars..	80	43	38
				\$90 to \$99.....	56	24	32
				\$100 to \$119.....	161	74	87
				\$120 to \$149.....	165	57	108
				\$150 to \$174.....	75	24	50
				\$175 to \$199.....	30	7	23
				\$200 to \$249.....	34	6	27
				\$250 to \$299.....	18	3	15
				\$300 or more.....	24	9	15
				No rental receipts.....	29	21	8
				Not reported.....	135	58	77
				Median.....dollars..	86	71	110
				Mean.....dollars..	98	81	118
				Acquired 1970 and 1971 (part).....	147	46	101

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 11. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less than 50,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase.....	1,525	679	846
Purchased 1967 to 1971 (part).....	532	138	395
Less than 80 percent.....	139	55	83
80 to 89 percent.....	113	17	96
90 to 94 percent.....	61	8	53
95 to 99 percent.....	48	8	40
100 percent or more.....	154	42	112
Not reported.....	18	7	11
Median.....	90	86	91
Purchased 1960 to 1966.....	457	148	309
Less than 60 percent.....	81	46	35
60 to 79 percent.....	132	38	94
80 to 89 percent.....	102	26	76
90 to 99 percent.....	43	7	36
100 percent or more.....	55	21	34
Not reported.....	44	10	35
Median.....	79	72	81
Purchased 1959 or earlier.....	535	393	142
Less than 40 percent.....	103	91	11
40 to 59 percent.....	100	79	21
60 to 79 percent.....	130	79	52
80 to 99 percent.....	69	34	35
100 percent or more.....	36	24	12
Not reported.....	97	86	11
Median.....	62	56	73
Not acquired by purchase.....	253	238	15

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	1,345	697	648
Less than 5 percent.....	103	64	39
5 to 9 percent.....	498	245	253
10 to 14 percent.....	396	190	206
15 to 19 percent.....	76	49	26
20 to 24 percent.....	23	12	10
25 to 29 percent.....	6	4	3
30 to 39 percent.....	7	5	1
40 percent or more.....	3	3	-
Not reported or not computed.....	234	124	110
Median.....	9	9	9
Acquired 1970 and 1971 (part).....	147	46	101

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	1,345	697	648
Less than 1.0 percent.....	633	332	300
1.0 to 2.9 percent.....	7	2	5
3.0 to 4.9 percent.....	24	11	12
5.0 to 6.9 percent.....	12	4	7
7.0 to 8.9 percent.....	29	14	14
9.0 to 10.9 percent.....	14	3	11
11.0 to 12.9 percent.....	11	6	5
13.0 to 14.9 percent.....	11	4	7
15 percent or more.....	172	90	82
Not reported or not computed.....	433	228	205
Median.....	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	147	46	101

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	1,566	830	736
Less than \$100.....	287	214	73
\$100 to \$199.....	349	196	153
\$200 to \$299.....	242	111	131
\$300 to \$349.....	110	45	65
\$350 to \$399.....	90	33	57
\$400 to \$449.....	82	35	47
\$450 to \$499.....	46	20	26
\$500 to \$549.....	45	22	23
\$550 to \$599.....	33	14	19
\$600 to \$699.....	57	23	34
\$700 to \$799.....	41	9	32
\$800 or more.....	97	43	54
Not reported.....	88	66	22
Median.....dollars..	242	185	299
Acquired 1970 and 1971 (part).....	210	85	125

## Inside SMSA's, Places of Less than 50,000 and Rural

## RECURRING EXPENSES--Continued

## Real Estate Tax per \$1,000 Value

Acquired before 1970.....	1,566	830	736
Less than \$10.....	143	88	54
\$10 to \$14.....	257	121	136
\$15 to \$19.....	276	132	144
\$20 to \$24.....	231	93	138
\$25 to \$29.....	159	86	72
\$30 to \$39.....	160	83	77
\$40 to \$49.....	69	42	27
\$50 to \$59.....	30	17	14
\$60 or more.....	36	24	12
Not reported or not computed.....	205	143	62
Median.....dollars..	20	20	20
Acquired 1970 and 1971 (part).....	210	85	125

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,345	697	648
Less than 5 percent.....	10	5	5
5 to 9 percent.....	80	45	36
10 to 14 percent.....	170	90	79
15 to 19 percent.....	189	91	98
20 to 24 percent.....	174	82	92
25 to 29 percent.....	139	56	82
30 to 34 percent.....	91	49	42
35 to 39 percent.....	59	25	34
40 percent or more.....	213	130	84
Not reported or not computed.....	220	125	95
Median.....	23	23	23
Acquired 1970 and 1971 (part).....	147	46	101

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,345	697	648
Less than 20 percent.....	142	142	-
20 to 29 percent.....	170	169	1
30 to 39 percent.....	96	92	4
40 to 49 percent.....	65	48	17
50 to 59 percent.....	75	39	36
60 to 69 percent.....	74	27	47
70 to 79 percent.....	92	14	78
80 to 89 percent.....	83	9	74
90 to 99 percent.....	66	2	64
100 to 109 percent.....	57	9	48
110 percent or more.....	201	16	184
Not reported or not computed.....	224	128	96
Median.....	61	28	93
Acquired 1970 and 1971 (part).....	147	46	101

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	1,601	827	775
Partnership.....	62	23	40
Real estate corporation.....	35	12	23
Real estate investment trust.....	2	-	2
Financial institution.....	6	4	3
Housing cooperative organization.....	-	-	-
Other.....	59	42	17
Not reported.....	9	7	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 21. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less than 50,000 and Rural**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	861	799	62	149	145	4	101	94	7	611	560	51
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	799	799	-	145	145	...	94	94	...	560	560	-
2.....	62	-	62	4	-	...	7	-	...	50	-	50
3 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	825	763	62	149	145	...	101	94	...	575	525	51
Contract to purchase.....	36	35	-	-	-	...	-	-	...	36	35	-
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	463	435	27	64	62	...	41	41	...	357	333	25
Mortgage assumed at time property acquired.....	269	238	31	81	79	...	59	52	...	129	107	22
Mortgage placed later than acquisition of property.....	129	125	4	3	3	...	1	1	...	125	121	4
Refinanced mortgage: Same lender.....	67	64	3	1	1	...	1	1	...	65	61	3
Different lender.....	24	24	-	2	2	...	-	-	...	22	22	-
Mortgage placed on a property owned free and clear of debt.....	38	37	1	-	-	...	-	-	...	38	37	1
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	129	125	4	3	3	...	1	1	...	125	121	4
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	6	6	-	-	-	...	-	-	...	6	6	-
Secure better terms.....	8	8	-	2	2	...	1	1	...	5	5	-
Provide funds for additions, improvements, or repairs to this property.....	38	34	4	-	-	...	-	-	...	38	34	4
Provide funds for investment in other real estate.....	35	35	-	-	-	...	-	-	...	35	35	-
Provide funds for other types of investments.....	2	2	-	-	-	...	-	-	...	2	2	-
Provide funds for educational or medical expenses.....	4	4	-	-	-	...	-	-	...	4	4	-
Other reasons.....	22	22	-	-	-	...	-	-	...	21	21	-
Not reported.....	15	14	1	1	1	...	-	-	...	14	13	1
Other properties.....	731	674	58	146	141	...	100	93	...	486	440	46
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	264	248	16	62	60	...	29	23	...	174	164	9
1967 and 1968.....	191	170	21	26	26	...	19	19	...	146	125	21
1965 and 1966.....	157	147	10	17	16	...	12	10	...	129	121	8
1960 to 1964.....	167	153	14	19	18	...	12	12	...	135	123	13
1955 to 1959.....	58	58	-	16	16	...	21	21	...	21	21	-
1950 to 1954.....	23	22	1	10	9	...	8	8	...	5	5	-
1949 or earlier.....	1	1	-	-	-	...	-	-	...	1	1	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	73	71	3	5	5	...	2	2	...	67	64	3
\$5,000 to \$7,499.....	129	121	8	15	15	...	10	10	...	104	96	8
\$7,500 to \$9,999.....	122	116	5	26	26	...	17	16	...	78	74	4
\$10,000 to \$12,499.....	132	127	4	37	36	...	16	16	...	78	75	3
\$12,500 to \$14,999.....	102	99	3	22	22	...	19	19	...	60	57	3
\$15,000 to \$17,499.....	101	90	11	21	19	...	15	14	...	64	57	8
\$17,500 to \$19,999.....	47	43	4	11	11	...	11	10	...	26	23	3
\$20,000 to \$24,999.....	77	69	9	9	7	...	9	6	...	60	56	4
\$25,000 to \$29,999.....	31	23	7	2	2	...	-	-	...	29	22	7
\$30,000 to \$39,999.....	31	24	7	1	1	...	1	1	...	29	22	7
\$40,000 to \$49,999.....	11	10	-	-	-	...	-	-	...	10	10	-
\$50,000 to \$74,999.....	2	1	-	-	-	...	-	-	...	2	1	-
\$75,000 to \$99,999.....	4	4	-	-	-	...	-	-	...	4	4	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	12,000	11,700	16,800	11,900	11,800	...	13,100	12,800	...	11,800	11,500	16,500
Mean.....dollars..	13,700	13,400	17,700	12,700	12,600	...	13,400	13,100	...	14,000	13,700	17,800



Table 21. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less than 50,000 and Rural

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	229	217	12	23	22	...	23	23	...	183	172	11
\$5,000 to \$7,499.....	109	105	5	13	13	...	11	9	...	86	83	3
\$7,500 to \$9,999.....	110	105	5	28	28	...	10	10	...	72	67	5
\$10,000 to \$12,499.....	87	83	4	30	30	...	11	11	...	46	43	4
\$12,500 to \$14,999.....	101	96	5	26	24	...	20	20	...	55	52	3
\$15,000 to \$17,499.....	66	58	7	11	11	...	10	9	...	45	39	6
\$17,500 to \$19,999.....	46	43	3	11	11	...	9	7	...	27	25	1
\$20,000 to \$24,999.....	59	50	9	6	4	...	7	4	...	46	41	5
\$25,000 to \$29,999.....	24	16	8	3	3	...	-	-	...	21	14	8
\$30,000 to \$39,999.....	20	16	4	-	-	...	1	1	...	20	15	4
\$40,000 to \$49,999.....	8	7	1	-	-	...	-	-	...	7	7	1
\$50,000 to \$74,999.....	1	1	-	-	-	...	-	-	...	1	1	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	9,500	9,300	15,200	10,900	10,800	...	11,600	11,100	...	8,700	8,400	14,400
Mean.....dollars..	11,100	10,800	15,500	11,200	11,100	...	11,000	10,600	...	11,200	10,800	15,400

Total Mortgage Outstanding Debt

Less than \$5,000.....	226	217	9	22	22	...	23	23	...	181	172	9
\$5,000 to \$7,499.....	108	105	3	13	13	...	11	9	...	85	83	2
\$7,500 to \$9,999.....	108	105	3	28	28	...	10	10	...	70	67	3
\$10,000 to \$12,499.....	86	83	3	30	30	...	11	11	...	45	43	3
\$12,500 to \$14,999.....	99	96	3	24	24	...	20	20	...	55	52	2
\$15,000 to \$17,499.....	62	58	4	13	11	...	9	9	...	41	39	2
\$17,500 to \$19,999.....	47	43	4	11	11	...	7	7	...	29	25	4
\$20,000 to \$24,999.....	63	50	13	6	4	...	8	4	...	49	41	8
\$25,000 to \$29,999.....	26	16	9	3	3	...	1	-	...	22	14	8
\$30,000 to \$39,999.....	25	16	8	-	-	...	1	1	...	24	15	8
\$40,000 to \$49,999.....	9	7	2	-	-	...	-	-	...	8	7	2
\$50,000 to \$74,999.....	2	1	1	-	-	...	-	-	...	2	1	1
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	...	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Median.....dollars..	9,700	9,300	20,800	10,900	10,800	...	11,600	11,100	...	8,900	8,400	20,600
Mean.....dollars..	11,500	10,800	19,700	11,300	11,100	...	11,200	10,600	...	11,500	10,800	19,900

Interest Rate on First Mortgage

Less than 5.0 percent.....	82	80	2	25	24	...	40	40	...	17	16	1
5.0 percent.....	14	14	-	1	1	...	-	-	...	13	13	-
5.1 to 5.9 percent.....	153	144	9	73	71	...	28	25	...	52	48	4
6.0 percent.....	237	217	19	18	17	...	23	23	...	195	177	18
6.1 to 6.4 percent.....	16	16	-	-	-	...	-	-	...	16	16	-
6.5 to 6.9 percent.....	119	103	16	9	9	...	4	1	...	106	93	13
7.0 percent.....	74	67	7	1	1	...	1	1	...	72	65	7
7.1 to 7.4 percent.....	25	22	3	-	-	...	-	-	...	25	22	3
7.5 to 7.9 percent.....	65	62	3	14	14	...	5	4	...	45	44	1
8.0 percent.....	35	33	2	1	1	...	-	-	...	34	31	2
8.1 to 8.4 percent.....	2	2	-	-	-	...	-	-	...	2	2	-
8.5 to 8.9 percent.....	23	23	-	5	5	...	-	-	...	18	17	-
9.0 percent.....	3	2	-	-	-	...	-	-	...	3	2	-
9.1 to 9.9 percent.....	8	8	-	-	-	...	-	-	...	8	8	-
10.0 percent or more.....	6	6	-	-	-	...	-	-	...	6	6	-
Median.....	6.0	6.0	6.6	5.7	5.7	...	5.4	5.4	...	6.6	6.6	6.6

Term of First Mortgage

Less than 8 years.....	41	41	-	-	-	...	-	-	...	41	41	-
8 to 12 years.....	105	100	5	-	-	...	-	-	...	105	100	5
13 to 17 years.....	111	104	7	3	3	...	1	1	...	107	100	7
18 to 22 years.....	170	158	12	10	9	...	10	9	...	150	140	10
23 to 27 years.....	181	164	17	29	29	...	21	21	...	132	114	17
28 to 32 years.....	218	199	19	99	96	...	69	63	...	50	40	10
33 to 37 years.....	6	6	-	5	5	...	-	-	...	1	1	-
38 years or more.....	3	3	-	3	3	...	-	-	...	1	1	-
No stated term.....	25	23	1	-	-	...	-	-	...	25	23	1
Median.....	22.7	22.5	24.8	29.6	29.6	...	29.3	29.2	...	19.3	18.9	23.8

Holder of First Mortgage

Commercial bank or trust company.....	134	128	6	22	20	...	15	14	...	97	94	3
Mutual savings bank.....	85	83	2	26	26	...	32	32	...	28	26	2
Savings and loan association.....	371	332	39	22	21	...	15	15	...	334	296	38
Life insurance company.....	65	62	3	30	30	...	24	21	...	11	11	-
Mortgage company.....	14	11	3	6	6	...	3	1	...	5	4	1
Federal agency.....	39	36	2	21	20	...	7	6	...	10	10	-
Federal National Mortgage Association.....	20	20	-	14	14	...	5	5	...	1	1	-
Real estate or construction company.....	6	6	-	-	-	...	-	-	...	6	6	-
Individual or individual's estate.....	101	94	7	-	-	...	-	-	...	101	94	7
Other.....	27	25	1	9	8	...	-	-	...	17	17	-

Table 21. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less than 50,000 and Rural	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
MORTGAGE CHARACTERISTICS--Continued												
Location of First Mortgage Holder												
Property in Northeast region.....	128	123	5	11	11	...	6	6	...	110	105	
Lender in Northeast.....	125	120	5	10	10	...	6	6	...	109	104	5
Lender in North Central.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender in South.....	2	2	-	1	1	...	-	-	...	1	1	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in North Central region.....	206	202	4	24	24	...	22	22	...	160	156	4
Lender in Northeast.....	15	15	-	5	5	...	8	8	...	1	1	-
Lender in North Central.....	178	174	4	13	13	...	11	11	...	154	150	4
Lender in South.....	13	13	-	6	6	...	3	3	...	5	5	-
Lender in West.....	-	-	-	-	-	...	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in South region.....	276	251	25	60	59	...	49	44	...	166	148	18
Lender in Northeast.....	50	45	4	19	19	...	29	24	...	2	2	-
Lender in North Central.....	7	7	-	5	5	...	-	-	...	2	2	-
Lender in South.....	216	197	19	34	34	...	20	20	...	162	144	18
Lender in West.....	1	-	1	-	-	...	1	-	...	-	-	-
Lender outside United States.....	1	1	-	1	1	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Property in West region.....	251	223	28	53	50	...	23	22	...	174	151	23
Lender in Northeast.....	37	37	-	21	21	...	15	15	...	2	2	-
Lender in North Central.....	3	3	1	1	-	...	1	1	...	1	1	-
Lender in South.....	21	19	2	13	13	...	4	3	...	3	3	1
Lender in West.....	189	164	25	19	16	...	3	3	...	168	145	23
Lender outside United States.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-
Servicing of First Mortgage												
Holder.....	645	593	52	50	48	...	25	23	...	571	523	48
Agent.....	216	205	10	99	97	...	76	71	...	40	37	3
Holder's Acquisition of First Mortgage												
Originated by holder.....	622	568	54	43	41	...	31	25	...	548	501	47
Purchased from present servicer.....	144	139	5	82	80	...	47	45	...	15	13	1
Purchased from someone else.....	78	75	2	22	22	...	21	21	...	35	32	2
Not reported.....	17	17	-	1	1	...	2	2	...	14	13	-
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	729	672	57	146	141	...	100	93	...	483	437	46
Less than 40 percent.....	12	11	2	3	3	...	2	2	...	8	6	2
40 to 49 percent.....	11	9	1	1	1	...	3	3	...	7	6	1
50 to 59 percent.....	54	47	7	5	5	...	1	1	...	47	40	7
60 to 69 percent.....	79	72	6	8	8	...	6	5	...	64	59	5
70 to 79 percent.....	151	132	19	26	24	...	14	11	...	112	97	15
80 to 89 percent.....	152	139	13	32	32	...	23	22	...	97	86	12
90 to 94 percent.....	85	83	2	31	29	...	11	11	...	43	43	-
95 to 99 percent.....	73	73	-	27	27	...	10	10	...	35	35	-
100 percent or more.....	84	80	4	8	7	...	25	24	...	50	49	1
Not reported.....	28	25	3	4	4	...	4	4	...	19	16	3
Median.....	82	83	75	88	88	...	89	90	...	79	80	74
Other properties.....	132	127	5	3	3	...	1	1	...	128	123	5
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	729	672	57	146	141	...	100	93	...	483	437	46
Less than 40 percent.....	11	11	-	3	3	...	2	2	...	6	6	-
40 to 49 percent.....	9	9	-	1	1	...	3	3	...	6	6	-
50 to 59 percent.....	47	47	-	5	5	...	1	1	...	40	40	-
60 to 69 percent.....	73	72	-	8	8	...	5	5	...	59	59	-
70 to 79 percent.....	136	132	5	24	24	...	11	11	...	102	97	5
80 to 89 percent.....	155	139	15	33	32	...	26	22	...	96	86	10
90 to 94 percent.....	94	83	11	29	29	...	11	11	...	54	43	11
95 to 99 percent.....	77	73	3	27	27	...	10	10	...	39	35	3
100 percent or more.....	100	80	20	10	7	...	27	24	...	63	49	14
Not reported.....	28	25	3	4	4	...	4	4	...	19	16	3
Median.....	84	83	93	88	88	...	90	90	...	82	80	93
Other properties.....	132	127	5	3	3	...	1	1	...	128	123	5



Table 21. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less than 50,000 and Rural**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	83	76	8	7	6	...	10	10	...	67	59	7
20 to 29 percent.....	77	75	2	6	6	...	9	9	...	62	60	2
30 to 39 percent.....	86	84	2	10	10	...	7	7	...	69	67	2
40 to 49 percent.....	96	87	8	12	12	...	8	8	...	75	67	8
50 to 59 percent.....	127	114	13	22	21	...	12	10	...	93	83	10
60 to 69 percent.....	144	127	16	29	29	...	19	14	...	96	84	12
70 to 79 percent.....	114	107	7	34	32	...	19	19	...	62	57	5
80 to 89 percent.....	58	56	2	19	19	...	8	6	...	32	31	-
90 to 99 percent.....	32	32	-	10	10	...	5	5	...	17	17	-
100 percent or more.....	3	3	-	-	-	...	-	-	...	3	3	-
Not reported.....	41	37	4	-	-	...	6	6	...	35	31	4
Median.....	55	55	56	66	66	...	61	59	...	51	51	53

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	81	76	6	6	6	...	10	10	...	65	59	6
20 to 29 percent.....	76	75	1	6	6	...	9	9	...	61	60	1
30 to 39 percent.....	86	84	2	10	10	...	7	7	...	69	67	2
40 to 49 percent.....	89	87	2	13	12	...	8	8	...	68	67	1
50 to 59 percent.....	118	114	4	21	21	...	10	10	...	87	83	4
60 to 69 percent.....	140	127	13	30	29	...	17	14	...	93	84	9
70 to 79 percent.....	117	107	10	32	32	...	20	19	...	65	57	8
80 to 89 percent.....	72	56	15	21	19	...	8	6	...	43	31	12
90 to 99 percent.....	37	32	5	10	10	...	6	5	...	21	17	4
100 percent or more.....	4	3	-	-	-	...	-	-	...	4	3	-
Not reported.....	41	37	4	-	-	...	6	6	...	35	31	4
Median.....	56	55	71	66	66	...	61	59	...	52	51	71

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	860	797	62	149	145	...	101	94	...	610	559	51
Interest and principal.....	841	778	62	149	145	...	101	94	...	591	540	51
Fully amortized.....	791	732	59	149	145	...	101	94	...	541	493	47
Partially amortized.....	50	47	3	-	-	...	-	-	...	50	47	3
Principal only.....	7	7	-	-	-	...	-	-	...	7	7	-
Fully amortized.....	5	5	-	-	-	...	-	-	...	5	5	-
Partially amortized.....	1	1	-	-	-	...	-	-	...	1	1	-
Interest only.....	12	12	-	-	-	...	-	-	...	12	12	-
No regular payment required.....	1	1	-	-	-	...	-	-	...	1	1	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	841	778	62	149	145	...	101	94	...	591	540	51
Real estate taxes and property insurance.....	401	373	29	148	143	...	90	84	...	164	145	19
With no other items.....	220	198	22	-	-	...	83	77	...	136	120	16
With other items.....	182	175	7	148	143	...	7	7	...	27	25	3
Real estate taxes only.....	115	107	8	-	-	...	7	7	...	107	99	8
Property insurance only.....	12	11	1	-	-	...	-	-	...	12	11	1
Other combinations or no other items.....	313	289	24	1	1	...	4	2	...	308	285	23
No regular payments of interest and principal....	20	20	-	-	-	...	-	-	...	20	20	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	860	797	62	149	145	...	101	94	...	610	559	51
Less than \$50.....	198	183	15	29	28	...	20	20	...	149	135	14
\$50 to \$59.....	114	104	10	21	20	...	15	13	...	78	71	8
\$60 to \$69.....	96	93	3	23	23	...	10	10	...	63	59	3
\$70 to \$79.....	74	72	2	12	12	...	3	3	...	60	58	2
\$80 to \$89.....	62	62	-	17	17	...	18	18	...	27	26	-
\$90 to \$99.....	68	66	1	18	18	...	12	12	...	38	36	1
\$100 to \$119.....	92	84	8	16	16	...	10	8	...	67	61	6
\$120 to \$149.....	71	63	8	10	7	...	9	7	...	52	48	4
\$150 to \$174.....	28	24	4	1	1	...	3	1	...	24	21	3
\$175 to \$199.....	16	12	4	-	-	...	1	-	...	15	12	2
\$200 to \$249.....	29	23	6	1	1	...	-	-	...	28	22	6
\$250 to \$299.....	3	3	-	1	1	...	-	-	...	1	1	-
\$300 or more.....	8	8	-	-	-	...	-	-	...	8	8	-
Median.....dollars.....	72	72	91	71	71	...	81	80	...	72	72	70
Mean.....dollars.....	86	85	101	78	77	...	80	76	...	90	89	97
No regular payments required.....	1	1	-	-	-	...	-	-	...	1	1	-

Table 21. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less than \$50,000 and Rural**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	860	797	62	149	145	...	101	94	...	610	559	51
Less than \$70.....	395	380	15	73	71	...	44	44	...	278	265	13
\$70 to \$79.....	74	72	2	12	12	...	3	3	...	60	58	2
\$80 to \$89.....	65	62	3	17	17	...	18	18	...	30	26	3
\$90 to \$99.....	70	66	4	18	18	...	12	12	...	40	36	4
\$100 to \$119.....	90	84	6	16	16	...	10	8	...	65	61	4
\$120 to \$149.....	65	63	3	7	7	...	7	7	...	51	48	3
\$150 to \$174.....	35	24	11	4	1	...	4	1	...	27	21	6
\$175 to \$199.....	14	12	1	-	-	...	1	-	...	12	12	-
\$200 to \$249.....	33	23	9	1	1	...	1	-	...	30	22	8
\$250 to \$299.....	10	3	7	1	1	...	-	-	...	8	1	7
\$300 or more.....	9	8	1	-	-	...	-	-	...	9	8	1
Median.....dollars..	74	72	140	71	71	...	82	80	...	74	72	115
Mean.....dollars..	90	85	147	79	77	...	83	76	...	94	89	145
No regular payments required.....	1	1	-	-	-	...	-	-	...	1	1	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	818	758	59	145	141	...	98	91	...	574	528	48
Delinquent (30 days or more).....	33	30	3	4	4	...	3	3	...	26	23	3
1 to 3 payments.....	23	21	2	4	4	...	1	1	...	17	16	2
4 or more payments.....	10	9	1	-	-	...	1	1	...	9	8	1
Foreclosure in process.....	3	2	1	-	-	...	1	1	...	2	-	1
Foreclosure not in process.....	7	7	-	-	-	...	-	-	...	7	7	-
Not reported.....	9	9	-	-	-	...	-	-	...	9	9	-
No regular payments required.....	1	1	-	-	-	...	-	-	...	1	1	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	736	682	54	111	109	...	86	83	...	538	490	48
Less than \$100.....	73	69	4	9	8	...	4	4	...	60	57	3
\$100 to \$199.....	153	141	12	20	20	...	21	19	...	113	102	11
\$200 to \$299.....	131	123	8	21	21	...	14	14	...	97	89	8
\$300 to \$349.....	65	60	5	12	12	...	8	8	...	45	41	4
\$350 to \$399.....	57	53	4	13	13	...	11	10	...	32	30	2
\$400 to \$449.....	47	47	-	7	7	...	11	11	...	30	30	-
\$450 to \$499.....	26	24	2	3	3	...	5	5	...	19	16	2
\$500 to \$549.....	23	23	-	2	2	...	3	3	...	18	18	-
\$550 to \$599.....	19	16	3	4	3	...	3	3	...	12	10	2
\$600 to \$699.....	34	29	5	5	5	...	1	1	...	27	22	5
\$700 to \$799.....	32	29	3	5	5	...	3	3	...	23	21	3
\$800 or more.....	54	47	7	9	9	...	4	4	...	41	34	7
Not reported.....	22	21	1	-	-	...	-	-	...	22	21	1
Median.....dollars..	299	298	321	323	322	...	332	332	...	288	285	318
Acquired 1970 and 1971 (part).....	125	116	9	38	36	...	15	10	...	73	70	3

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	648	601	47	102	99	...	74	71	...	472	431	41
Less than 20 percent.....	3	3	-	1	1	...	1	1	...	2	2	-
20 to 29 percent.....	16	13	2	1	1	...	1	1	...	14	11	2
30 to 39 percent.....	47	41	6	8	8	...	4	4	...	35	29	6
40 to 49 percent.....	95	89	7	15	15	...	22	22	...	59	52	7
50 to 59 percent.....	98	94	4	21	21	...	20	20	...	57	54	4
60 to 69 percent.....	88	81	7	18	17	...	8	8	...	62	56	5
70 to 79 percent.....	55	53	2	9	8	...	7	5	...	40	40	-
80 to 89 percent.....	33	31	1	-	-	...	5	4	...	28	28	-
90 to 99 percent.....	25	22	3	4	4	...	-	-	...	21	19	3
100 percent or more.....	103	97	6	8	8	...	1	1	...	95	89	6
Not reported or not computed.....	85	76	9	19	18	...	6	6	...	60	52	8
Median.....	62	62	60	58	57	...	53	52	...	66	67	...
Other properties.....	101	93	8	29	28	...	11	7	...	60	58	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 21. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less than 50,000 and Rural	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	648	601	47	102	99	...	74	71	...	472	431	41
Less than 20 percent.....	3	3	-	1	1	...	1	1	...	2	2	-
20 to 29 percent.....	14	13	1	1	1	...	1	1	...	12	11	1
30 to 39 percent.....	41	41	-	8	8	...	4	4	...	29	29	-
40 to 49 percent.....	90	89	1	15	15	...	22	22	...	53	52	1
50 to 59 percent.....	102	94	7	21	21	...	20	20	...	61	54	7
60 to 69 percent.....	84	81	3	17	17	...	8	8	...	60	56	3
70 to 79 percent.....	61	53	7	9	8	...	5	5	...	46	40	6
80 to 89 percent.....	34	31	2	1	-	...	4	4	...	29	28	2
90 to 99 percent.....	24	22	1	4	4	...	1	-	...	19	19	-
100 percent or more.....	111	97	14	8	8	...	2	1	...	101	89	12
Not reported or not computed.....	85	76	9	19	18	...	6	6	...	60	52	8
Median.....	63	62	77	58	57	...	53	52	...	68	67	...
Other properties.....	101	93	8	29	28	...	11	7	...	60	58	3
Real Estate Tax Per \$1,000 Value												
Acquired before 1970.....	736	682	54	111	109	...	86	83	...	538	490	48
Less than \$10.....	54	48	6	10	9	...	6	6	...	38	33	5
\$10 to \$14.....	136	127	9	18	18	...	19	17	...	100	92	8
\$15 to \$19.....	144	133	11	29	29	...	21	20	...	94	84	10
\$20 to \$24.....	138	128	10	15	14	...	14	14	...	108	100	8
\$25 to \$29.....	72	68	4	19	19	...	9	9	...	44	40	4
\$30 to \$39.....	77	72	5	13	12	...	9	9	...	55	50	5
\$40 to \$49.....	27	26	1	4	4	...	-	-	...	23	22	1
\$50 to \$59.....	14	14	-	4	4	...	3	3	...	7	7	-
\$60 or more.....	12	12	-	-	-	...	-	-	...	11	11	-
Not reported or not computed.....	62	55	7	-	-	...	4	4	...	58	51	7
Median.....dollars..	20	20	18	19	19	...	18	19	...	20	20	18
Acquired 1970 and 1971 (part).....	125	116	9	38	36	...	15	10	...	73	70	3
Real Estate Tax as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	648	601	47	102	99	...	74	71	...	472	431	41
Less than 5 percent.....	5	5	-	1	1	...	2	2	...	1	1	-
5 to 9 percent.....	36	34	2	4	4	...	1	1	...	31	29	2
10 to 14 percent.....	79	73	6	7	7	...	17	16	...	55	50	5
15 to 19 percent.....	98	93	5	16	16	...	15	14	...	67	63	4
20 to 24 percent.....	92	87	5	14	13	...	17	17	...	61	57	4
25 to 29 percent.....	82	74	8	16	16	...	3	3	...	64	56	8
30 to 34 percent.....	42	34	8	7	6	...	4	4	...	32	24	8
35 to 39 percent.....	34	34	1	7	7	...	1	1	...	26	26	1
40 percent or more.....	84	81	2	12	12	...	6	6	...	66	64	2
Not reported or not computed.....	95	86	9	19	18	...	6	6	...	70	62	8
Median.....	23	23	24	24	24	...	19	19	...	23	23	...
Acquired 1970 and 1971 (Part).....	101	93	8	29	28	...	11	7	...	60	58	3
Selected Owner Expenses as Percent of Rental Receipts												
Acquired before 1970 <sup>1</sup> .....	648	601	47	102	99	...	74	71	...	472	431	41
Less than 20 percent.....	-	-	-	-	-	...	-	-	...	-	-	-
20 to 29 percent.....	1	1	-	1	1	...	-	-	...	-	-	-
30 to 39 percent.....	4	4	-	-	-	...	-	-	...	4	4	-
40 to 49 percent.....	17	17	-	1	1	...	1	1	...	15	15	-
50 to 59 percent.....	36	35	1	5	5	...	5	5	...	26	25	1
60 to 69 percent.....	47	43	4	3	3	...	16	16	...	28	24	4
70 to 79 percent.....	78	74	4	16	16	...	16	16	...	46	42	4
80 to 89 percent.....	74	69	4	12	12	...	12	12	...	50	46	4
90 to 99 percent.....	64	58	5	10	9	...	8	8	...	46	42	4
100 to 109 percent.....	48	45	3	11	11	...	5	5	...	33	29	3
110 percent or more.....	184	167	17	24	24	...	5	2	...	155	141	14
Not reported or not computed.....	96	87	9	19	18	...	6	6	...	71	63	8
Median.....	93	92	104	93	92	...	77	76	...	97	96	...
Acquired 1970 and 1971 (part).....	101	93	8	29	28	...	11	7	...	60	58	3

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 21. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of Less than '50,000 and Rural

PROPERTY CHARACTERISTICS

Location by Size of Place

Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...

Number of Housing Units

1.....	676	633	42	139	137	...	96	88	...	441	408	32
2.....	107	97	10	8	7	...	3	3	...	96	87	9
3.....	38	32	6	-	-	...	1	1	...	37	31	6
4.....	40	36	4	1	1	...	1	1	...	38	34	4

Number of Buildings

One.....	807	753	54	147	143	...	101	94	...	559	516	44
2 to 4.....	54	46	8	2	1	...	-	-	...	52	45	7
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

Manner of Acquisition

By purchase.....	846	785	61	149	145	...	101	94	...	596	547	49
Placed one new mortgage.....	520	510	10	66	64	...	42	42	...	412	404	8
Placed two or more new mortgages.....	29	12	18	1	1	...	-	-	...	28	10	18
Assumed mortgage(s) already on property.....	258	236	21	77	75	...	56	51	...	124	111	14
Assumed mortgage already on property and placed new mortgage.....	26	14	11	4	4	...	3	1	...	19	9	10
All cash.....	10	10	-	-	-	...	-	-	...	10	10	-
Borrowed other than with mortgage.....	2	2	-	-	-	...	-	-	...	2	2	-
Other.....	1	1	-	-	-	...	-	-	...	1	1	-
Not by purchase.....	14	12	2	-	-	...	-	-	...	14	12	2
Inheritance or gift.....	12	11	1	-	-	...	-	-	...	12	11	1
Other.....	2	1	-	-	-	...	-	-	...	2	1	-
Not reported.....	1	1	-	-	-	...	-	-	...	1	1	-

Land and Building Acquisition

During same 12-month period.....	772	715	57	143	140	...	94	87	...	536	489	47
Acquired land previously.....	37	34	3	1	-	...	-	-	...	36	34	2
Land not owned by building owner.....	3	3	-	1	1	...	-	-	...	1	1	-
Not reported.....	49	46	2	4	4	...	7	7	...	37	35	2

Year Acquired

1969 to 1971 (part).....	232	217	15	64	62	...	29	23	...	140	132	8
1967 and 1968.....	167	148	20	24	24	...	18	18	...	126	106	20
1965 and 1966.....	138	129	10	17	16	...	13	12	...	108	101	7
1960 to 1964.....	175	161	14	20	19	...	11	11	...	143	131	13
1955 to 1959.....	76	76	0	12	12	...	22	22	...	42	42	-
1950 to 1954.....	55	51	3	11	10	...	9	9	...	35	32	3
1949 or earlier.....	18	18	-	1	1	...	-	-	...	16	16	-
Not reported.....	-	-	-	-	-	...	-	-	...	-	-	-

Year Built

1969 and 1970 (part).....	23	20	3	6	6	...	3	1	...	14	13	1
1967 and 1968.....	37	30	7	6	6	...	8	7	...	23	18	6
1965 and 1966.....	53	51	2	14	14	...	4	4	...	35	32	2
1960 to 1964.....	112	95	16	23	23	...	18	16	...	71	57	14
1950 to 1959.....	245	231	14	67	64	...	49	49	...	129	119	11
1940 to 1949.....	115	108	7	21	20	...	6	4	...	88	83	5
1939 or earlier.....	237	226	11	7	7	...	6	6	...	224	213	11
Not reported.....	38	37	1	6	6	...	7	7	...	26	25	1



[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
			FHA first mortgage			VA first mortgage					
			Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
395	360	35	88	86	...	46	41	...	261	233	28
21	19	2	1	1	...	-	-	...	20	18	2
43	40	3	4	4	...	-	-	...	39	36	3
41	38	3	13	13	...	2	2	...	26	23	3
49	46	2	12	12	...	6	6	...	30	28	2
49	48	1	16	16	...	6	6	...	27	26	1
38	37	1	13	13	...	6	6	...	18	18	1
35	34	1	15	15	...	11	11	...	10	9	1
39	37	3	8	8	...	6	5	...	25	24	1
32	24	8	3	1	...	4	1	...	25	21	4
18	15	3	3	3	...	1	-	...	14	13	1
9	5	4	-	-	...	1	1	...	7	4	4
7	4	3	-	-	...	-	-	...	7	4	3
7	7	-	-	-	...	-	-	...	7	7	-
8	6	1	-	-	...	2	2	...	6	5	1
14,500	14,300	25,700	14,600	14,500	...	17,900	17,100	...	13,600	13,400	...
466	438	27	61	58	...	55	53	...	350	327	23
8	8	-	-	-	...	-	-	...	8	8	-
44	42	1	4	4	...	-	-	...	40	39	1
57	52	4	12	12	...	7	5	...	38	35	3
89	86	2	15	15	...	10	10	...	63	61	2
76	75	1	22	22	...	3	3	...	51	49	1
94	90	3	16	16	...	17	17	...	60	57	3
87	86	1	28	28	...	19	19	...	40	39	1
112	106	6	23	23	...	21	19	...	68	64	4
89	79	10	17	14	...	10	8	...	62	56	6
92	78	15	11	10	...	7	5	...	74	64	11
38	30	8	-	-	...	2	2	...	36	28	8
28	22	6	-	-	...	-	-	...	28	22	6
5	5	-	-	-	...	-	-	...	5	5	-
3	3	-	-	-	...	-	-	...	3	3	-
41	37	4	-	-	...	6	6	...	35	31	4
18,700	18,200	29,600	17,900	17,700	...	18,900	18,600	...	19,200	18,400	31,200
21,500	20,800	29,800	18,200	18,000	...	19,400	18,900	...	22,600	21,900	30,700
24	24	-	1	1	...	1	1	...	22	22	-
66	62	3	4	4	...	-	-	...	61	58	3
92	83	9	14	14	...	9	7	...	70	62	7
112	105	6	17	17	...	10	10	...	84	78	6
93	88	5	24	24	...	4	4	...	65	60	5
93	91	3	17	16	...	17	17	...	60	58	2
79	79	-	28	28	...	17	17	...	35	35	-
97	91	6	21	21	...	21	19	...	55	50	5
100	87	13	18	15	...	13	10	...	70	63	8
46	37	9	6	6	...	4	3	...	37	29	8
17	14	3	-	-	...	-	-	...	17	14	3
41	37	4	-	-	...	6	6	...	35	31	4
15,600	15,500	22,100	17,200	17,100	...	18,500	18,200	...	14,400	14,300	17,300
648	601	47	102	99	...	74	71	...	472	431	41
58	54	4	7	7	...	1	1	...	50	46	4
31	31	-	1	1	...	1	1	...	30	29	-
49	47	1	9	9	...	5	5	...	34	33	1
31	27	4	2	1	...	2	-	...	27	26	2
38	37	-	3	3	...	4	4	...	31	30	-
32	29	3	1	1	...	4	4	...	28	25	3
87	82	5	18	18	...	7	7	...	62	57	5
108	99	8	20	20	...	18	18	...	70	62	8
50	49	1	12	12	...	14	14	...	24	23	1
23	22	1	3	3	...	7	7	...	13	13	1
27	23	4	5	4	...	6	4	...	16	15	1
15	11	4	1	1	...	-	-	...	14	10	4
15	12	2	1	1	...	-	-	...	14	11	2
8	8	-	1	1	...	-	-	...	7	7	-
77	68	9	18	17	...	6	6	...	53	45	8
110	109	125	121	120	...	137	137	...	102	100	...
118	115	151	122	121	...	133	133	...	114	111	...
101	93	8	29	28	...	11	7	...	60	58	3

Table 21. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of Less than 50,000 and Rural**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	846	785	61	149	145	...	101	95	...	596	546	49
Purchase 1967 to 1971 (part).....	395	360	35	88	86	...	46	41	...	261	233	28
Less than 80 percent.....	83	77	6	18	18	...	15	14	...	50	46	5
80 to 89 percent.....	96	87	8	26	26	...	10	10	...	59	51	8
90 to 94 percent.....	53	50	4	15	15	...	5	4	...	33	31	2
95 to 99 percent.....	40	29	11	10	10	...	6	3	...	24	16	8
100 percent or more.....	112	107	5	19	18	...	7	7	...	86	83	3
Not reported.....	11	9	1	-	-	...	2	2	...	9	8	1
Median.....	91	91	93	89	89	...	86	85	...	92	92	...
Purchased 1960 to 1966.....	309	285	24	37	35	...	24	23	...	248	227	20
Less than 60 percent.....	35	33	2	1	1	...	-	-	...	33	31	2
60 to 79 percent.....	94	89	6	12	10	...	8	8	...	74	70	4
80 to 89 percent.....	76	69	7	12	11	...	8	6	...	56	52	5
90 to 99 percent.....	36	32	3	3	3	...	3	3	...	30	27	3
100 percent or more.....	34	31	3	7	7	...	1	1	...	26	23	3
Not reported.....	35	32	3	3	3	...	4	4	...	28	25	3
Median.....	81	80	...	83	...	...	...	...	...	80	79	...
Purchased 1959 or earlier.....	142	140	2	24	24	...	31	31	...	87	86	1
Less than 40 percent.....	11	9	2	1	-	...	-	-	...	10	9	1
40 to 59 percent.....	21	21	-	1	1	...	3	3	...	16	16	-
60 to 79 percent.....	52	52	-	11	11	...	13	13	...	28	28	-
80 to 99 percent.....	35	35	-	6	6	...	12	12	...	18	18	-
100 percent or more.....	12	12	-	4	4	...	3	3	...	5	5	-
Not reported.....	11	11	-	1	1	...	-	-	...	9	9	-
Median.....	72	73	...	...	...	...	...	...	...	68	69	...
Not acquired by purchase.....	15	13	-	-	-	...	-	-	...	15	13	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	648	601	47	102	99	...	74	71	...	472	431	41
Less than 5 percent.....	39	34	5	5	5	...	-	-	...	34	29	5
5 to 9 percent.....	253	236	17	44	43	...	33	30	...	176	163	13
10 to 14 percent.....	206	197	9	32	30	...	31	31	...	143	136	7
15 to 19 percent.....	26	20	6	1	1	...	-	-	...	25	18	6
20 to 24 percent.....	10	10	-	-	-	...	-	-	...	10	10	-
25 to 29 percent.....	3	3	-	-	-	...	-	-	...	3	3	-
30 to 39 percent.....	1	1	-	1	1	...	-	-	...	1	1	-
40 percent or more.....	-	-	-	-	-	...	-	-	...	-	-	-
Not reported or not computed.....	110	100	10	19	18	...	10	10	...	81	72	9
Median.....	9	9	8	9	9	...	9	10	...	9	9	...
Acquired 1970 and 1971 (part).....	101	93	8	29	28	...	11	7	...	60	58	3

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	648	601	47	102	99	...	74	71	...	472	431	41
Less than 1.0 percent.....	300	282	18	47	45	...	47	47	...	207	191	16
1.0 to 2.9 percent.....	5	4	1	-	-	...	-	-	...	5	4	1
3.0 to 4.9 percent.....	12	11	1	1	1	...	-	-	...	11	10	1
5.0 to 6.9 percent.....	7	7	-	-	-	...	-	-	...	7	7	-
7.0 to 8.9 percent.....	14	14	-	-	-	...	2	2	...	13	11	-
9.0 to 10.9 percent.....	11	10	1	2	2	...	1	1	...	8	7	1
11.0 to 12.9 percent.....	5	3	2	-	-	...	-	-	...	5	3	2
13.0 to 14.9 percent.....	7	7	-	1	1	...	-	-	...	6	6	-
15 percent or more.....	82	72	10	16	15	...	4	3	...	62	54	8
Not reported or not computed.....	205	191	13	34	33	...	21	19	...	150	139	11
Median.....	0.7	0.7	0.9	0.7	0.7	...	0.5	0.5	...	0.7	0.7	...
Acquired 1970 and 1971 (part).....	101	93	8	29	28	...	11	7	...	60	58	3

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	775	719	56	142	138	...	86	80	...	546	500	46
Partnership.....	40	36	4	2	2	...	8	7	...	30	28	2
Real estate corporation.....	23	23	-	4	4	...	1	1	...	17	17	-
Real estate investment trust.....	2	1	1	-	-	...	1	1	...	1	-	1
Financial institution.....	3	3	-	-	-	...	1	1	...	1	1	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	...	-	-	-
Other.....	17	15	2	-	-	...	3	3	...	14	12	2
Not reported.....	2	2	-	-	-	...	1	1	...	1	1	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1m. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

## Outside SMSA's, Places of 10,000 or More

1-to-4-housing-unit properties.....

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....

1,000,000 or more.....

250,000 to 999,999.....

50,000 to 249,999.....

10,000 to 49,999.....

Less than 10,000 and rural.....

Outside SMSA's.....

10,000 or more.....

2,500 to 9,999.....

Less than 2,500 and rural.....

## Number of Housing Units

1.....

2.....

3.....

4.....

## Number of Buildings

1.....

2 to 4.....

Not reported.....

## Manner of Acquisition

By purchase.....

Placed one new mortgage.....

Placed two or more new mortgages.....

Assumed mortgage(s) already on property.....

Assumed mortgage already on property and placed new mortgage.....

All cash.....

Borrowed other than with mortgage.....

Other.....

Not by purchase.....

Inheritance or gift.....

Other.....

Not reported.....

## Land and Building Acquisition

During same 12-month period.....

Acquired land previously.....

Land not owned by building owner.....

Not reported.....

## Year Property Acquired

1969 to 1971 (part).....

1967 and 1968.....

1965 and 1966.....

1960 to 1964.....

1955 to 1959.....

1950 to 1954.....

1949 or earlier.....

Not reported.....

## Year Built

1969 and 1970 (part).....

1967 and 1968.....

1965 and 1966.....

1960 to 1964.....

1950 to 1959.....

1940 to 1949.....

1939 or earlier.....

Not reported.....

## Outside SMSA's, Places of 10,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....

Less than \$5,000.....

\$5,000 to \$7,499.....

\$7,500 to \$9,999.....

\$10,000 to \$12,499.....

\$12,500 to \$14,999.....

\$15,000 to \$17,499.....

\$17,500 to \$19,999.....

\$20,000 to \$24,999.....

\$25,000 to \$29,999.....

\$30,000 to \$34,999.....

\$35,000 to \$39,999.....

\$40,000 to \$49,999.....

\$50,000 or more.....

Not reported.....

Median.....dollars..

Other properties.....

## Value

Less than \$5,000.....

\$5,000 to \$7,499.....

\$7,500 to \$9,999.....

\$10,000 to \$12,499.....

\$12,500 to \$14,999.....

\$15,000 to \$17,499.....

\$17,500 to \$19,999.....

\$20,000 to \$24,999.....

\$25,000 to \$29,999.....

\$30,000 to \$39,999.....

\$40,000 to \$49,999.....

\$50,000 to \$74,999.....

\$75,000 to \$99,999.....

\$100,000 or more.....

Not reported.....

Median.....dollars..

Mean.....dollars..

## Value Per Housing Unit

Less than \$5,000.....

\$5,000 to \$7,499.....

\$7,500 to \$9,999.....

\$10,000 to \$12,499.....

\$12,500 to \$14,999.....

\$15,000 to \$17,499.....

\$17,500 to \$19,999.....

\$20,000 to \$24,999.....

\$25,000 to \$34,999.....

\$35,000 to \$49,999.....

\$50,000 or more.....

Not reported.....

Median.....dollars..

## Monthly Rental Receipts Per Housing Unit

Acquired before 1970<sup>1</sup>.....

Less than \$50.....

\$50 to \$59.....

\$60 to \$69.....

\$70 to \$79.....

\$80 to \$89.....

\$90 to \$99.....

\$100 to \$119.....

\$120 to \$149.....

\$150 to \$174.....

\$175 to \$199.....

\$200 to \$249.....

\$250 to \$299.....

\$300 or more.....

No rental receipts.....

Not reported.....

Median.....dollars..

Mean.....dollars..

Acquired 1970 and 1971 (part).....

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1m. Mortgage Status, Rental and Vacant 1-to-4- Housing-Unit Properties: 1971—Continued

(Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Outside SMSA's, Places of 10,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

Acquired by purchase.....	668	347	321
Purchased 1967 to 1971 (part).....	177	41	136
Less than 80 percent.....	55	23	32
80 to 89 percent.....	47	7	39
90 to 94 percent.....	14	1	13
95 to 99 percent.....	11	-	11
100 percent or more.....	46	9	37
Not reported.....	4	-	4
Median.....	87	71	89
Purchased 1960 to 1966.....	205	93	112
Less than 60 percent.....	39	24	15
60 to 79 percent.....	51	18	33
80 to 89 percent.....	44	17	27
90 to 99 percent.....	19	8	11
100 percent or more.....	32	19	13
Not reported.....	21	7	14
Median.....	80	81	80
Purchased 1959 or earlier.....	286	213	73
Less than 40 percent.....	58	51	7
40 to 59 percent.....	63	53	10
60 to 79 percent.....	61	40	21
80 to 99 percent.....	47	25	22
100 percent or more.....	22	14	8
Not reported.....	36	30	6
Median.....	61	55	76
Not acquired by purchase.....	139	131	8

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	658	402	257
Less than 5 percent.....	47	27	20
5 to 9 percent.....	210	114	96
10 to 14 percent.....	197	128	68
15 to 19 percent.....	51	31	20
20 to 24 percent.....	21	13	9
25 to 29 percent.....	6	5	1
30 to 39 percent.....	12	11	1
40 percent or more.....	7	7	-
Not reported or not computed.....	106	65	41
Median.....	10	11	9
Acquired 1970 and 1971 (part).....	46	10	36

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	658	402	257
Less than 1.0 percent.....	291	183	109
1.0 to 2.9 percent.....	3	-	3
3.0 to 4.9 percent.....	20	14	5
5.0 to 6.9 percent.....	3	1	2
7.0 to 8.9 percent.....	21	13	8
9.0 to 10.9 percent.....	9	4	4
11.0 to 12.9 percent.....	7	5	2
13.0 to 14.9 percent.....	8	5	3
15 percent or more.....	95	61	34
Not reported or not computed.....	202	115	87
Median.....	0.7	0.7	0.7
Acquired 1970 and 1971 (part).....	46	10	36

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	737	455	282
Less than \$100.....	253	195	57
\$100 to \$199.....	180	101	79
\$200 to \$299.....	117	54	63
\$300 to \$349.....	28	16	12
\$350 to \$399.....	22	9	14
\$400 to \$449.....	17	8	9
\$450 to \$499.....	9	2	7
\$500 to \$549.....	10	4	6
\$550 to \$599.....	11	5	5
\$600 to \$699.....	7	2	5
\$700 to \$799.....	1	-	1
\$800 or more.....	9	1	7
Not reported.....	73	57	15
Median.....dollars..	144	103	196
Acquired 1970 and 1971 (part).....	70	23	47

## Outside SMSA's, Places of 10,000 or More

## RECURRING EXPENSES--Continued

## Real Estate Tax per \$1,000 Value

Acquired before 1970.....	737	455	282
Less than \$10.....	105	65	39
\$10 to \$14.....	135	87	48
\$15 to \$19.....	120	69	51
\$20 to \$24.....	73	33	40
\$25 to \$29.....	71	38	34
\$30 to \$39.....	50	30	20
\$40 to \$49.....	24	16	9
\$50 to \$59.....	8	6	2
\$60 or more.....	17	14	3
Not reported or not computed.....	133	98	35
Median.....dollars..	17	16	18
Acquired 1970 and 1971 (part).....	70	23	47

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	658	402	257
Less than 5 percent.....	22	16	6
5 to 9 percent.....	67	43	24
10 to 14 percent.....	113	71	42
15 to 19 percent.....	95	52	42
20 to 24 percent.....	68	41	26
25 to 29 percent.....	60	31	29
30 to 34 percent.....	27	13	14
35 to 39 percent.....	22	11	11
40 percent or more.....	51	29	22
Not reported or not computed.....	135	94	41
Median.....	18	17	19
Acquired 1970 and 1971 (part).....	46	10	36

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	658	402	257
Less than 20 percent.....	138	138	-
20 to 29 percent.....	93	93	-
30 to 39 percent.....	48	42	6
40 to 49 percent.....	27	20	7
50 to 59 percent.....	18	8	11
60 to 69 percent.....	22	5	17
70 to 79 percent.....	32	2	29
80 to 89 percent.....	27	-	27
90 to 99 percent.....	33	1	32
100 to 109 percent.....	14	-	14
110 percent or more.....	88	10	78
Not reported or not computed.....	118	82	35
Median.....	38	22	94
Acquired 1970 and 1971 (part).....	46	10	36

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	705	419	287
Partnership.....	23	9	14
Real estate corporation.....	25	8	17
Real estate investment trust.....	1	1	-
Financial institution.....	2	2	-
Housing cooperative organization.....	-	-	-
Other.....	48	37	12
Not reported.....	3	3	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Places of 10,000 or More**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	329	326	3	62	61	-	34	34	-	234	231	3
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	326	326	...	61	61	-	34	34	-	231	231	...
2.....	3	-	...	-	-	-	-	-	-	2	-	...
3 or more.....	-	-	...	-	-	-	-	-	-	-	-	...
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	307	304	...	62	61	-	34	34	-	212	209	...
Contract to purchase.....	22	22	...	-	-	-	-	-	-	22	22	...
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	177	176	...	27	27	-	16	16	-	134	133	...
Mortgage assumed at time property acquired.....	85	84	...	35	34	-	18	18	-	32	32	...
Mortgage placed later than acquisition of property.....	68	66	...	-	-	-	-	-	-	68	66	...
Refinanced mortgage: Same lender.....	30	30	...	-	-	-	-	-	-	30	30	...
Different lender.....	11	10	...	-	-	-	-	-	-	11	10	...
Mortgage placed on a property owned free and clear of debt.....	26	26	...	-	-	-	-	-	-	26	26	...
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	68	66	...	-	-	-	-	-	-	68	66	...
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	5	5	...	-	-	-	-	-	-	5	5	...
Secure better terms.....	6	6	...	-	-	-	-	-	-	6	6	...
Provide funds for additions, improvements, or repairs to this property.....	17	16	...	-	-	-	-	-	-	17	16	...
Provide funds for investment in other real estate.....	16	15	...	-	-	-	-	-	-	16	15	...
Provide funds for other types of investments.....	4	4	...	-	-	-	-	-	-	4	4	...
Provide funds for educational or medical expenses.....	5	5	...	-	-	-	-	-	-	5	5	...
Other reasons.....	5	5	...	-	-	-	-	-	-	5	5	...
Not reported.....	10	10	...	-	-	-	-	-	-	10	10	...
Other properties.....	262	260	...	62	61	-	34	34	-	166	166	...
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	99	99	...	17	17	-	4	4	-	78	77	...
1967 and 1968.....	71	71	...	7	7	-	3	3	-	60	60	...
1965 and 1966.....	55	55	...	11	11	-	2	2	-	42	42	...
1960 to 1964.....	67	65	...	13	13	-	9	9	-	44	43	...
1955 to 1959.....	25	25	...	7	7	-	10	10	-	7	7	...
1950 to 1954.....	12	11	...	6	6	-	4	4	-	2	1	...
1949 or earlier.....	-	-	...	-	-	-	-	-	-	-	-	...
<b>First Mortgage Loan</b>												
Less than \$5,000.....	52	52	...	3	3	-	1	1	-	48	48	...
\$5,000 to \$7,499.....	65	64	...	10	10	-	4	4	-	51	50	...
\$7,500 to \$9,999.....	63	63	...	15	15	-	10	10	-	38	38	...
\$10,000 to \$12,499.....	60	59	...	12	12	-	13	13	-	35	34	...
\$12,500 to \$14,999.....	36	36	...	10	10	-	2	2	-	24	24	...
\$15,000 to \$17,499.....	22	22	...	5	5	-	3	3	-	15	15	...
\$17,500 to \$19,999.....	8	8	...	4	4	-	1	1	-	3	3	...
\$20,000 to \$24,999.....	13	13	...	2	2	-	-	-	-	11	11	...
\$25,000 to \$29,999.....	4	3	...	-	-	-	-	-	-	4	3	...
\$30,000 to \$39,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$40,000 to \$49,999.....	1	1	...	-	-	-	-	-	-	1	1	...
\$50,000 to \$74,999.....	3	3	...	-	-	-	-	-	-	3	3	...
\$75,000 to \$99,999.....	-	-	...	-	-	-	-	-	-	-	-	...
\$100,000 or more.....	-	-	...	-	-	-	-	-	-	-	-	...
Median.....dollars..	9,300	9,300	...	10,500	10,500	-	10,200	10,200	-	8,700	8,700	...
Mean.....dollars..	10,500	10,500	...	11,400	11,500	-	10,200	10,200	-	10,300	10,300	...

Table 2m. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Outside SMSA's, Places of 10,000 or More

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	123	121	...	16	16	-	8	8	-	99	98	...
\$5,000 to \$7,499.....	70	69	...	8	7	-	15	15	-	48	48	...
\$7,500 to \$9,999.....	43	43	...	11	11	-	6	6	-	25	25	...
\$10,000 to \$12,499.....	30	30	...	12	12	-	2	2	-	17	17	...
\$12,500 to \$14,999.....	31	31	...	6	6	-	1	1	-	23	23	...
\$15,000 to \$17,499.....	12	12	...	5	5	-	2	2	-	5	5	...
\$17,500 to \$19,999.....	11	11	...	4	4	-	-	-	-	7	7	...
\$20,000 to \$24,999.....	3	3	...	-	-	-	-	-	-	3	3	...
\$25,000 to \$29,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$30,000 to \$39,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$40,000 to \$49,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$50,000 to \$74,999.....	1	1	...	-	-	-	-	-	-	-	-	...
\$75,000 to \$99,999.....	-	-	...	-	-	-	-	-	-	-	-	...
\$100,000 or more.....	-	-	...	-	-	-	-	-	-	-	-	...
Median.....dollars..	6,400	6,500	...	9,100	9,100	-	6,400	6,400	-	5,900	5,900	...
Mean.....dollars..	7,800	7,900	...	9,300	9,300	-	7,200	7,200	-	7,600	7,600	...

Total Mortgage Outstanding Debt

Less than \$5,000.....	123	121	...	16	16	-	8	8	-	99	98	...
\$5,000 to \$7,499.....	70	69	...	7	7	-	15	15	-	48	48	...
\$7,500 to \$9,999.....	43	43	...	12	11	-	6	6	-	25	25	...
\$10,000 to \$12,499.....	30	30	...	12	12	-	2	2	-	17	17	...
\$12,500 to \$14,999.....	31	31	...	6	6	-	1	1	-	23	23	...
\$15,000 to \$17,499.....	12	12	...	5	5	-	2	2	-	5	5	...
\$17,500 to \$19,999.....	11	11	...	4	4	-	-	-	-	7	7	...
\$20,000 to \$24,999.....	3	3	...	-	-	-	-	-	-	3	3	...
\$25,000 to \$29,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$30,000 to \$39,999.....	3	2	...	-	-	-	-	-	-	3	2	...
\$40,000 to \$49,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$50,000 to \$74,999.....	1	1	...	-	-	-	-	-	-	-	-	...
\$75,000 to \$99,999.....	-	-	...	-	-	-	-	-	-	-	-	...
\$100,000 or more.....	-	-	...	-	-	-	-	-	-	-	-	...
Median.....dollars..	6,400	6,500	...	9,100	9,100	-	6,400	6,400	-	5,900	5,900	...
Mean.....dollars..	7,900	7,900	...	9,300	9,300	-	7,200	7,200	-	7,600	7,600	...

Interest Rate on First Mortgage

Less than 5.0 percent.....	41	41	...	13	13	-	25	25	-	3	3	...
5.0 percent.....	3	3	...	2	2	-	-	-	-	2	2	...
5.1 to 5.9 percent.....	58	58	...	38	37	-	7	7	-	14	14	...
6.0 percent.....	97	95	...	3	3	-	1	1	-	92	91	...
6.1 to 6.4 percent.....	6	6	...	-	-	-	-	-	-	6	6	...
6.5 to 6.9 percent.....	35	35	...	-	-	-	-	-	-	35	35	...
7.0 percent.....	30	30	...	1	1	-	-	-	-	29	29	...
7.1 to 7.4 percent.....	1	1	...	-	-	-	-	-	-	1	1	...
7.5 to 7.9 percent.....	24	24	...	2	2	-	-	-	-	22	22	...
8.0 percent.....	17	16	...	-	-	-	-	-	-	17	16	...
8.1 to 8.4 percent.....	-	-	...	-	-	-	-	-	-	-	-	...
8.5 to 8.9 percent.....	11	11	...	3	3	-	-	-	-	7	7	...
9.0 percent.....	2	2	...	-	-	-	-	-	-	2	2	...
9.1 to 9.9 percent.....	1	1	...	-	-	-	-	-	-	1	1	...
10.0 percent or more.....	3	3	...	-	-	-	-	-	-	3	3	...
Median.....	6.0	6.0	...	5.5	5.5	-	3.3	3.3	-	6.5	6.6	...

Term of First Mortgage

Less than 8 years.....	22	22	...	-	-	-	-	-	-	22	22	...
8 to 12 years.....	79	78	...	-	-	-	1	1	-	78	77	...
13 to 17 years.....	46	45	...	2	2	-	1	1	-	44	43	...
18 to 22 years.....	65	64	...	9	9	-	3	3	-	53	52	...
23 to 27 years.....	60	59	...	22	21	-	12	12	-	26	26	...
28 to 32 years.....	47	47	...	28	28	-	16	16	-	4	4	...
33 to 37 years.....	2	2	...	2	2	-	-	-	-	-	-	...
38 years or more.....	-	-	...	-	-	-	-	-	-	-	-	...
No stated term.....	8	8	...	-	-	-	-	-	-	8	8	...
Median.....	18.9	19.0	...	27.6	27.6	-	27.7	27.7	-	14.4	14.4	...

Holder of First Mortgage

Commercial bank or trust company.....	61	61	...	9	9	-	1	1	-	50	50	...
Mutual savings bank.....	25	25	...	11	11	-	4	4	-	11	11	...
Savings and loan association.....	143	141	...	17	17	-	7	7	-	119	117	...
Life insurance company.....	25	25	...	15	15	-	7	7	-	3	2	...
Mortgage company.....	1	1	...	-	-	-	-	-	-	1	1	...
Federal agency.....	14	14	...	3	3	-	5	5	-	7	7	...
Federal National Mortgage Association.....	16	15	...	7	7	-	9	9	-	-	-	...
Real estate or construction company.....	-	-	...	-	-	-	-	-	-	-	-	...
Individual or individual's estate.....	38	38	...	-	-	-	-	-	-	38	38	...
Other.....	5	5	...	-	-	-	-	-	-	5	5	...



Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Places of 10,000 or More**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	37	36	...	4	4	-	1	1	-	31	31	...
Lender in Northeast.....	37	36	...	4	4	-	1	1	-	31	31	...
Lender in North Central.....	-	-	...	-	-	-	-	-	-	-	-	...
Lender in South.....	-	-	...	-	-	-	-	-	-	-	-	...
Lender in West.....	-	-	...	-	-	-	-	-	-	-	-	...
Lender outside United States.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...
Property in North Central region.....	102	102	...	11	11	-	7	7	-	84	84	...
Lender in Northeast.....	1	1	...	-	-	-	-	-	-	1	1	...
Lender in North Central.....	89	89	...	8	8	-	5	5	-	76	76	...
Lender in South.....	9	9	...	3	3	-	1	1	-	5	5	...
Lender in West.....	1	1	...	-	-	-	-	-	-	1	1	...
Lender outside United States.....	1	1	...	-	-	-	-	-	-	1	1	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...
Property in South region.....	133	131	...	20	19	-	16	16	-	97	95	...
Lender in Northeast.....	16	16	...	7	7	-	9	9	-	-	-	...
Lender in North Central.....	1	1	...	-	-	-	-	-	-	1	1	...
Lender in South.....	115	113	...	13	13	-	7	7	-	95	93	...
Lender in West.....	-	-	...	-	-	-	-	-	-	-	-	...
Lender outside United States.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...
Property in West region.....	57	57	...	26	26	-	9	9	-	22	22	...
Lender in Northeast.....	11	11	...	11	11	-	-	-	-	-	-	...
Lender in North Central.....	4	4	...	2	2	-	2	2	-	-	-	...
Lender in South.....	9	9	...	5	5	-	5	5	-	-	-	...
Lender in West.....	34	34	...	9	9	-	3	3	-	22	22	...
Lender outside United States.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...

**Servicing of First Mortgage**

Holder.....	253	251	...	25	25	-	10	10	-	218	216	...
Agent.....	76	76	...	36	36	-	24	24	-	16	16	...

**Holder's Acquisition of First Mortgage**

Originated by holder.....	263	260	...	30	30	-	11	11	-	221	219	...
Purchased from present servicer.....	46	46	...	26	26	-	16	16	-	3	3	...
Purchased from someone else.....	16	16	...	5	5	-	6	6	-	5	5	...
Not reported.....	4	4	...	-	-	-	-	-	-	4	4	...

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	259	258	...	62	61	-	34	34	-	164	163	...
Less than 40 percent.....	5	5	...	1	1	-	1	1	-	2	2	...
40 to 49 percent.....	5	5	...	2	2	-	-	-	-	3	3	...
50 to 59 percent.....	14	14	...	2	2	-	3	3	-	10	10	...
60 to 69 percent.....	24	24	...	2	2	-	-	-	-	22	22	...
70 to 79 percent.....	49	49	...	11	11	-	4	4	-	34	34	...
80 to 89 percent.....	49	49	...	14	14	-	8	8	-	26	26	...
90 to 94 percent.....	26	26	...	5	5	-	5	5	-	17	17	...
95 to 99 percent.....	30	30	...	13	13	-	5	5	-	12	12	...
100 percent or more.....	44	44	...	11	11	-	4	4	-	28	28	...
Not reported.....	13	13	...	1	1	-	3	3	-	9	9	...
Median.....	85	85	...	88	88	-	...	...	-	82	82	...
Other properties.....	70	68	...	-	-	-	-	-	-	70	68	...

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	259	258	...	62	61	-	34	34	-	164	163	...
Less than 40 percent.....	5	5	...	1	1	-	1	1	-	2	2	...
40 to 49 percent.....	5	5	...	2	2	-	-	-	-	3	3	...
50 to 59 percent.....	14	14	...	2	2	-	3	3	-	10	10	...
60 to 69 percent.....	24	24	...	2	2	-	-	-	-	22	22	...
70 to 79 percent.....	49	49	...	11	11	-	4	4	-	34	34	...
80 to 89 percent.....	49	49	...	14	14	-	8	8	-	26	26	...
90 to 94 percent.....	26	26	...	5	5	-	5	5	-	17	17	...
95 to 99 percent.....	30	30	...	13	13	-	5	5	-	12	12	...
100 percent or more.....	45	44	...	11	11	-	4	4	-	29	28	...
Not reported.....	13	13	...	1	1	-	3	3	-	9	9	...
Median.....	85	85	...	88	88	-	...	...	-	82	82	...
Other properties.....	70	68	...	-	-	-	-	-	-	70	68	...

Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of 10,000 or More**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	43	42	...	10	10	-	1	1	-	32	31	...
20 to 29 percent.....	26	25	...	-	-	-	3	3	-	23	22	...
30 to 39 percent.....	40	40	...	4	4	-	8	8	-	28	28	...
40 to 49 percent.....	37	37	...	5	5	-	3	3	-	30	29	...
50 to 59 percent.....	39	39	...	4	4	-	3	3	-	32	32	...
60 to 69 percent.....	45	45	...	15	15	-	6	6	-	24	24	...
70 to 79 percent.....	34	33	...	8	8	-	7	7	-	19	19	...
80 to 89 percent.....	28	28	...	6	6	-	1	1	-	21	21	...
90 to 99 percent.....	17	17	...	6	6	-	-	-	-	11	11	...
100 percent or more.....	4	4	...	1	1	-	-	-	-	3	3	...
Not reported.....	15	15	...	1	1	-	2	2	-	13	13	...
Median.....	52	52	...	64	64	-	...	...	-	49	49	...

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	43	42	...	10	10	-	1	1	-	32	31	...
20 to 29 percent.....	25	25	...	-	-	-	3	3	-	22	22	...
30 to 39 percent.....	41	40	...	4	4	-	8	8	-	28	28	...
40 to 49 percent.....	37	37	...	5	5	-	3	3	-	29	29	...
50 to 59 percent.....	39	39	...	4	4	-	3	3	-	32	32	...
60 to 69 percent.....	45	45	...	15	15	-	6	6	-	24	24	...
70 to 79 percent.....	33	33	...	8	8	-	7	7	-	19	19	...
80 to 89 percent.....	30	28	...	6	6	-	1	1	-	22	21	...
90 to 99 percent.....	17	17	...	6	6	-	-	-	-	11	11	...
100 percent or more.....	4	4	...	1	1	-	-	-	-	3	3	...
Not reported.....	15	15	...	1	1	-	2	2	-	13	13	...
Median.....	52	52	...	64	64	-	...	...	-	49	49	...

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	326	323	...	62	61	-	34	34	-	231	229	...
Interest and principal.....	323	320	...	62	61	-	34	34	-	228	226	...
Fully amortized.....	304	301	...	62	61	-	34	34	-	209	207	...
Partially amortized.....	19	19	...	-	-	-	-	-	-	19	19	...
Principal only.....	-	-	...	-	-	-	-	-	-	-	-	...
Fully amortized.....	-	-	...	-	-	-	-	-	-	-	-	...
Partially amortized.....	-	-	...	-	-	-	-	-	-	-	-	...
Interest only.....	3	3	...	-	-	-	-	-	-	3	3	...
No regular payment required.....	3	3	...	-	-	-	-	-	-	3	3	...

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	323	320	...	62	61	-	34	34	-	228	226	...
Real estate taxes and property insurance.....	144	143	...	59	58	-	27	27	-	58	58	...
With no other items.....	76	76	...	-	-	-	25	25	-	52	52	...
With other items.....	68	67	...	59	58	-	3	3	-	6	6	...
Real estate taxes only.....	25	25	...	-	-	-	3	3	-	23	22	...
Property insurance only.....	6	6	...	-	-	-	1	1	-	4	4	...
Other combinations or no other items.....	148	147	...	3	3	-	2	2	-	143	142	...
No regular payments of interest and principal...	6	6	...	-	-	-	-	-	-	6	6	...

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	326	323	...	62	61	-	34	34	-	231	229	...
Less than \$50.....	106	104	...	18	17	-	8	8	-	80	79	...
\$50 to \$59.....	52	52	...	10	10	-	12	12	-	30	30	...
\$60 to \$69.....	52	52	...	12	12	-	8	8	-	32	32	...
\$70 to \$79.....	27	26	...	4	4	-	3	3	-	20	19	...
\$80 to \$89.....	14	14	...	2	2	-	-	-	-	12	12	...
\$90 to \$99.....	19	19	...	9	9	-	-	-	-	10	10	...
\$100 to \$119.....	29	29	...	4	4	-	3	3	-	22	22	...
\$120 to \$149.....	15	15	...	3	3	-	-	-	-	13	13	...
\$150 to \$174.....	3	3	...	-	-	-	-	-	-	3	3	...
\$175 to \$199.....	3	3	...	-	-	-	-	-	-	3	3	...
\$200 to \$249.....	4	4	...	-	-	-	-	-	-	4	4	...
\$250 to \$299.....	1	1	...	-	-	-	-	-	-	1	1	...
\$300 or more.....	1	1	...	-	-	-	-	-	-	1	1	...
Median.....dollars..	60	61	...	62	63	-	57	57	-	61	61	...
Mean.....dollars..	69	70	...	68	68	-	60	60	-	71	72	...
No regular payments required.....	3	3	...	-	-	-	-	-	-	3	3	...



Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**—Continued

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

### Outside SMSA's, Places of 10,000 or More

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Monthly Interest and Principal Payments on Total  
Mortgages Per Housing Unit

Regular monthly payments of interest and/or principal.....													326	323	...	62	61	-	34	34	-	231	229	...
Less than \$70.....													209	208	...	40	39	-	28	28	-	141	140	...
\$70 to \$79.....													27	26	...	4	4	-	3	3	-	20	19	...
\$80 to \$89.....													14	14	...	2	2	-	-	-	-	12	12	...
\$90 to \$99.....													19	19	...	9	9	-	-	-	-	10	10	...
\$100 to \$119.....													29	29	...	4	4	-	3	3	-	22	22	...
\$120 to \$149.....													15	15	...	3	3	-	-	-	-	13	13	...
\$150 to \$174.....													3	3	...	-	-	-	-	-	-	3	3	...
\$175 to \$199.....													3	3	...	-	-	-	-	-	-	3	3	...
\$200 to \$249.....													4	4	...	-	-	-	-	-	-	4	4	...
\$250 to \$299.....													1	1	...	-	-	-	-	-	-	1	1	...
\$300 or more.....													1	1	...	-	-	-	-	-	-	1	1	...
Median.....dollars..													54	54	...	54	54	-	42	42	-	57	57	...
Mean.....dollars..													70	70	...	68	68	-	60	60	-	72	72	...
No regular payments required.....													3	3	...	-	-	-	-	-	-	3	3	...
Current Status of First Mortgage Payments																								
Current or ahead of schedule.....													310	307	...	60	60	-	34	34	-	216	214	...
Delinquent (30 days or more).....													13	13	...	2	2	-	-	-	-	12	12	...
1 to 3 payments.....													6	6	...	2	2	-	-	-	-	4	4	...
4 or more payments.....													8	8	...	-	-	-	-	-	-	8	8	...
Foreclosure in process.....													2	2	...	-	-	-	-	-	-	2	2	...
Foreclosure not in process.....													5	5	...	-	-	-	-	-	-	5	5	...
Not reported.....													3	3	...	-	-	-	-	-	-	3	3	...
No regular payments required.....													3	3	...	-	-	-	-	-	-	3	3	...
Real Estate Tax Per Housing Unit																								
Acquired before 1970.....													282	280	...	48	48	-	32	32	-	202	200	...
Less than \$100.....													57	56	...	5	5	-	6	6	-	47	45	...
\$100 to \$199.....													79	78	...	8	8	-	12	12	-	58	58	...
\$200 to \$299.....													63	62	...	14	14	-	8	8	-	40	40	...
\$300 to \$349.....													12	12	...	6	6	-	3	3	-	3	3	...
\$350 to \$399.....													14	14	...	4	4	-	-	-	-	9	9	...
\$400 to \$449.....													9	9	...	5	5	-	-	-	-	4	4	...
\$450 to \$499.....													7	7	...	2	2	-	1	1	-	4	4	...
\$500 to \$549.....													6	6	...	-	-	-	-	-	-	6	6	...
\$550 to \$599.....													5	5	...	-	-	-	-	-	-	5	5	...
\$600 to \$699.....													5	5	...	2	2	-	-	-	-	3	3	...
\$700 to \$799.....													1	1	...	-	-	-	-	-	-	1	1	...
\$800 or more.....													7	7	...	2	2	-	1	1	-	5	5	...
Not reported.....													15	15	...	-	-	-	-	-	-	15	15	...
Median.....dollars..													196	197	...	277	277	-	...	...	-	179	181	...
Acquired 1970 and 1971 (part).....													47	47	...	14	13	-	2	2	-	32	32	...
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts																								
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...													255	253	...	43	43	-	25	25	-	187	184	...
Less than 20 percent.....													4	4	...	-	-	-	-	-	-	4	4	...
20 to 29 percent.....													6	5	...	-	-	-	1	1	-	5	5	...
30 to 39 percent.....													9	9	...	4	4	-	-	-	-	5	5	...
40 to 49 percent.....													20	20	...	3	3	-	1	1	-	16	16	...
50 to 59 percent.....													44	43	...	12	12	-	9	9	-	23	22	...
60 to 69 percent.....													35	35	...	10	10	-	3	3	-	22	22	...
70 to 79 percent.....													28	28	...	3	3	-	4	4	-	21	21	...
80 to 89 percent.....													9	8	...	2	2	-	-	-	-	7	7	...
90 to 99 percent.....													10	10	...	2	2	-	2	2	-	7	7	...
100 percent or more.....													59	59	...	4	4	-	4	4	-	51	51	...
Not reported or not computed.....													31	30	...	3	3	-	2	2	-	26	26	...
Median.....													68	68	...	60	60	-	...	...	-	72	72	...
Other properties.....													37	37	...	8	8	-	2	2	-	28	28	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of 10,000 or More**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	255	253	...	43	43	-	25	25	-	187	184	...
Less than 20 percent.....	4	4	...	-	-	-	-	-	-	4	4	...
20 to 29 percent.....	5	5	...	-	-	-	1	1	-	5	5	...
30 to 39 percent.....	9	9	...	4	4	-	-	-	-	5	5	...
40 to 49 percent.....	21	20	...	3	3	-	1	1	-	16	16	...
50 to 59 percent.....	44	43	...	12	12	-	9	9	-	23	22	...
60 to 69 percent.....	35	35	...	10	10	-	3	3	-	22	22	...
70 to 79 percent.....	28	28	...	3	3	-	4	4	-	21	21	...
80 to 89 percent.....	8	8	...	2	2	-	-	-	-	7	7	...
90 to 99 percent.....	10	10	...	2	2	-	2	2	-	7	7	...
100 percent or more.....	60	59	...	4	4	-	4	4	-	52	51	...
Not reported or not computed.....	31	30	...	3	3	-	2	2	-	26	26	...
Median.....	68	68	...	60	60	-	...	...	-	72	72	...
Other properties.....	37	37	...	8	8	-	2	2	-	28	28	...

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	282	280	...	48	48	-	32	32	-	202	200	...
Less than \$10.....	39	39	...	1	1	-	4	4	-	34	34	...
\$10 to \$14.....	48	48	...	9	9	-	7	7	-	32	32	...
\$15 to \$19.....	51	51	...	12	12	-	12	12	-	27	26	...
\$20 to \$24.....	40	40	...	11	11	-	4	4	-	26	25	...
\$25 to \$29.....	34	34	...	4	4	-	2	2	-	28	28	...
\$30 to \$39.....	20	20	...	3	3	-	-	-	-	17	17	...
\$40 to \$49.....	9	9	...	3	3	-	-	-	-	6	6	...
\$50 to \$59.....	2	1	...	-	-	-	-	-	-	2	1	...
\$60 or more.....	3	3	...	2	2	-	-	-	-	2	2	...
Not reported or not computed.....	35	35	...	4	4	-	3	3	-	28	28	...
Median.....dollars..	18	18	...	19	19	-	...	...	-	18	18	...
Acquired 1970 and 1971 (part).....	47	47	...	14	13	-	2	2	-	32	32	...

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	257	254	...	43	43	-	25	25	-	188	186	...
Less than 5 percent.....	6	6	...	-	-	-	-	-	-	6	6	...
5 to 9 percent.....	24	23	...	2	2	-	3	3	-	19	18	...
10 to 14 percent.....	42	42	...	5	5	-	4	4	-	34	33	...
15 to 19 percent.....	42	42	...	10	10	-	9	9	-	23	22	...
20 to 24 percent.....	26	26	...	3	3	-	1	1	-	22	22	...
25 to 29 percent.....	29	29	...	9	9	-	4	4	-	15	15	...
30 to 34 percent.....	14	14	...	4	4	-	1	1	-	9	8	...
35 to 39 percent.....	11	11	...	3	3	-	-	-	-	9	9	...
40 percent or more.....	22	22	...	3	3	-	1	1	-	17	17	...
Not reported or not computed.....	41	40	...	3	3	-	2	2	-	36	36	...
Median.....	19	19	...	24	24	-	...	...	-	18	19	...
Acquired 1970 and 1971 (Part).....	36	36	...	8	8	-	2	2	-	26	26	...

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	257	254	...	43	43	-	25	25	-	188	186	...
Less than 20 percent.....	-	-	...	-	-	-	-	-	-	-	-	...
20 to 29 percent.....	-	-	...	-	-	-	-	-	-	-	-	...
30 to 39 percent.....	6	6	...	-	-	-	1	1	-	5	5	...
40 to 49 percent.....	7	7	...	2	2	-	-	-	-	5	5	...
50 to 59 percent.....	11	10	...	2	2	-	-	-	-	9	8	...
60 to 69 percent.....	17	17	...	4	4	-	1	1	-	12	12	...
70 to 79 percent.....	29	29	...	4	4	-	7	7	-	18	18	...
80 to 89 percent.....	27	27	...	6	6	-	6	6	-	15	15	...
90 to 99 percent.....	32	31	...	9	9	-	1	1	-	21	21	...
100 to 109 percent.....	14	14	...	2	2	-	-	-	-	12	12	...
110 percent or more.....	78	77	...	12	12	-	7	7	-	60	59	...
Not reported or not computed.....	35	34	...	3	3	-	2	2	-	30	29	...
Median.....	94	93	...	92	92	-	...	...	-	96	96	...
Acquired 1970 and 1971 (part).....	36	36	...	8	8	-	2	2	-	26	26	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2m. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Places of 10,000 or More	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
PROPERTY CHARACTERISTICS												
Location by Size of Place												
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Number of Housing Units												
1.....	250	250	...	56	56	-	32	32	-	163	163	...
2.....	52	51	...	4	4	-	1	1	-	47	45	...
3.....	14	13	...	-	-	-	-	-	-	14	13	...
4.....	13	12	...	2	1	-	-	-	-	11	11	...
Number of Buildings												
One.....	309	308	...	60	60	-	34	34	-	216	214	...
2 to 4.....	20	19	...	2	1	-	-	-	-	18	17	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...
Manner of Acquisition												
By purchase.....	321	318	...	62	61	-	34	34	-	226	224	...
Placed one new mortgage.....	218	216	...	27	27	-	16	16	-	175	173	...
Placed two or more new mortgages.....	2	2	...	-	-	-	-	-	-	2	2	...
Assumed mortgage(s) already on property.....	87	87	...	33	33	-	18	18	-	37	37	...
Assumed mortgage already on property and placed new mortgage.....	4	3	...	2	2	-	-	-	-	2	2	...
All cash.....	8	8	...	-	-	-	-	-	-	8	8	...
Borrowed other than with mortgage.....	3	2	...	-	-	-	-	-	-	3	2	...
Other.....	-	-	...	-	-	-	-	-	-	-	-	...
Not by purchase.....	7	7	...	-	-	-	-	-	-	7	7	...
Inheritance or gift.....	7	7	...	-	-	-	-	-	-	7	7	...
Other.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported.....	1	1	...	-	-	-	-	-	-	1	1	...
Land and Building Acquisition												
During same 12-month period.....	302	300	...	57	57	-	34	34	-	212	210	...
Acquired land previously.....	12	11	...	-	-	-	-	-	-	11	11	...
Land not owned by building owner.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported.....	15	15	...	4	4	-	-	-	-	11	11	...
Year Acquired												
1969 to 1971 (part).....	74	74	...	17	17	-	4	4	-	53	53	...
1967 and 1968.....	62	62	...	9	9	-	3	3	-	49	49	...
1965 and 1966.....	54	54	...	9	9	-	2	2	-	42	42	...
1960 to 1964.....	62	62	...	12	12	-	9	9	-	41	40	...
1955 to 1959.....	45	44	...	9	9	-	10	10	-	25	25	...
1950 to 1954.....	21	21	...	6	6	-	4	4	-	11	11	...
1949 or earlier.....	11	11	...	-	-	-	-	-	-	11	11	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...
Year Built												
1969 and 1970 (part).....	4	4	...	2	2	-	-	-	-	2	2	...
1967 and 1968.....	8	8	...	1	1	-	-	-	-	7	7	...
1965 and 1966.....	7	7	...	-	-	-	-	-	-	7	7	...
1960 to 1964.....	24	24	...	8	8	-	3	3	-	14	14	...
1950 to 1959.....	94	93	...	27	26	-	22	22	-	46	45	...
1940 to 1949.....	42	42	...	11	11	-	4	4	-	27	27	...
1939 or earlier.....	139	138	...	10	10	-	4	4	-	124	123	...
Not reported.....	11	10	...	3	3	-	-	-	-	8	7	...

Table 2m. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's, Places of 10,000 or More	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
				FHA first mortgage			VA first mortgage					
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued												
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....	136	136	...	26	26	-	7	7	-	103	103	...
Less than \$5,000.....	25	24	...	-	-	-	-	-	-	24	24	...
\$5,000 to \$7,499.....	14	14	...	1	1	-	-	-	-	12	12	...
\$7,500 to \$9,999.....	27	27	...	6	6	-	-	-	-	21	21	...
\$10,000 to \$12,499.....	22	22	...	8	8	-	1	1	-	13	13	...
\$12,500 to \$14,999.....	12	12	...	5	5	-	1	1	-	6	6	...
\$15,000 to \$17,499.....	15	15	...	-	-	-	3	3	-	12	12	...
\$17,500 to \$19,999.....	6	6	...	2	2	-	-	-	-	4	4	...
\$20,000 to \$24,999.....	9	9	...	3	3	-	-	-	-	6	6	...
\$25,000 to \$29,999.....	3	3	...	-	-	-	1	1	-	1	1	...
\$30,000 to \$34,999.....	1	1	...	-	-	-	-	-	-	1	1	...
\$35,000 to \$39,999.....	-	-	...	-	-	-	-	-	-	-	-	...
\$40,000 to \$49,999.....	-	-	...	-	-	-	-	-	-	-	-	...
\$50,000 or more.....	1	1	...	-	-	-	-	-	-	1	1	...
Not reported.....	2	2	...	-	-	-	-	-	-	2	2	...
Median.....dollars..	10,200	10,200	...	...	...	-	...	...	-	9,100	9,100	...
Other properties.....	193	191	...	36	36	-	26	26	-	131	129	...
Value												
Less than \$5,000.....	13	12	...	-	-	-	-	-	-	13	12	...
\$5,000 to \$7,499.....	29	29	...	-	-	-	-	-	-	29	29	...
\$7,500 to \$9,999.....	29	29	...	7	7	-	3	3	-	19	19	...
\$10,000 to \$12,499.....	66	66	...	14	14	-	10	10	-	42	42	...
\$12,500 to \$14,999.....	35	35	...	12	12	-	4	4	-	19	19	...
\$15,000 to \$17,499.....	46	46	...	7	7	-	10	10	-	28	28	...
\$17,500 to \$19,999.....	26	26	...	9	9	-	2	2	-	16	16	...
\$20,000 to \$24,999.....	34	34	...	5	5	-	2	2	-	28	27	...
\$25,000 to \$29,999.....	10	10	...	3	3	-	-	-	-	7	7	...
\$30,000 to \$39,999.....	17	16	...	2	2	-	1	1	-	13	13	...
\$40,000 to \$49,999.....	3	3	...	1	1	-	-	-	-	2	2	...
\$50,000 to \$74,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$75,000 to \$99,999.....	2	2	...	-	-	-	-	-	-	2	2	...
\$100,000 or more.....	2	2	...	-	-	-	-	-	-	2	2	...
Not reported.....	15	15	...	1	1	-	2	2	-	13	13	...
Median.....dollars..	13,900	13,800	...	14,400	14,400	-	...	...	-	13,400	13,300	...
Mean.....dollars..	15,800	15,800	...	16,000	15,900	-	...	-	-	16,000	15,900	...
Value Per Housing Unit												
Less than \$5,000.....	26	25	...	-	-	-	-	-	-	26	25	...
\$5,000 to \$7,499.....	49	48	...	1	1	-	1	1	-	47	46	...
\$7,500 to \$9,999.....	38	38	...	10	10	-	3	3	-	25	25	...
\$10,000 to \$12,499.....	64	63	...	14	14	-	10	10	-	40	39	...
\$12,500 to \$14,999.....	33	33	...	12	12	-	4	4	-	17	17	...
\$15,000 to \$17,499.....	39	39	...	5	5	-	10	10	-	23	23	...
\$17,500 to \$19,999.....	23	23	...	9	9	-	2	2	-	13	13	...
\$20,000 to \$24,999.....	26	26	...	5	5	-	1	1	-	19	19	...
\$25,000 to \$34,999.....	14	14	...	4	4	-	1	1	-	9	9	...
\$35,000 to \$49,999.....	1	1	...	-	-	-	-	-	-	1	1	...
\$50,000 or more.....	1	1	...	-	-	-	-	-	-	1	1	...
Not reported.....	15	15	...	1	1	-	2	2	-	13	13	...
Median.....dollars..	11,700	11,800	...	13,600	13,600	-	...	...	-	10,800	10,800	...
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	257	254	...	43	43	-	25	25	-	188	186	...
Less than \$50.....	35	35	...	3	3	-	4	4	-	28	28	...
\$50 to \$59.....	30	30	...	1	1	-	3	3	-	25	25	...
\$60 to \$69.....	31	31	...	4	4	-	-	-	-	26	26	...
\$70 to \$79.....	23	23	...	6	6	-	2	2	-	15	15	...
\$80 to \$89.....	14	14	...	-	-	-	3	3	-	11	11	...
\$90 to \$99.....	17	16	...	4	4	-	1	1	-	12	11	...
\$100 to \$119.....	25	25	...	7	7	-	5	5	-	13	12	...
\$120 to \$149.....	24	24	...	6	6	-	3	3	-	15	15	...
\$150 to \$174.....	14	14	...	7	7	-	1	1	-	5	5	...
\$175 to \$199.....	4	4	...	-	-	-	-	-	-	4	4	...
\$200 to \$249.....	7	7	...	2	2	-	-	-	-	5	5	...
\$250 to \$299.....	-	-	...	-	-	-	-	-	-	-	-	...
\$300 or more.....	1	1	...	-	-	-	-	-	-	1	1	...
No rental receipts.....	1	1	...	-	-	-	-	-	-	1	1	...
Not reported.....	30	29	...	3	3	-	2	2	-	25	24	...
Median.....dollars..	77	77	...	104	104	-	...	...	-	70	70	...
Mean.....dollars..	87	87	...	102	102	-	...	...	-	84	84	...
Acquired 1970 and 1971 (part).....	36	36	...	8	8	-	2	2	-	26	26	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2m. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Places of 10,000 or More

PROPERTY CHARACTERISTICS--Continued

Purchase Price as Percent of Value

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	321	318	...	61	61	-	34	34	-	227	224	...
Purchase 1967 to 1971 (part).....	136	136	...	26	26	-	7	7	-	103	103	...
Less than 80 percent.....	32	32	...	5	5	-	-	-	-	27	27	...
80 to 89 percent.....	39	39	...	5	5	-	5	5	-	30	30	...
90 to 94 percent.....	13	13	...	3	3	-	1	1	-	9	9	...
95 to 99 percent.....	11	11	...	5	5	-	-	-	-	7	7	...
100 percent or more.....	37	37	...	9	9	-	1	1	-	26	26	...
Not reported.....	4	4	...	-	-	-	-	-	-	4	4	...
Median.....	88	88	...	...	...	-	...	...	-	87	87	...
Purchased 1960 to 1966.....	112	111	...	21	21	-	12	12	-	80	79	...
Less than 60 percent.....	15	15	...	-	-	-	-	-	-	15	15	...
60 to 79 percent.....	33	33	...	3	3	-	3	3	-	26	26	...
80 to 89 percent.....	27	27	...	14	14	-	-	-	-	12	12	...
90 to 99 percent.....	11	11	...	1	1	-	5	5	-	5	5	...
100 percent or more.....	13	13	...	2	2	-	1	1	-	10	10	...
Not reported.....	14	14	...	1	1	-	2	2	-	11	11	...
Median.....	80	80	...	...	...	-	...	...	-	74	75	...
Purchased 1959 or earlier.....	73	71	...	14	14	-	15	15	-	44	42	...
Less than 40 percent.....	7	6	...	-	-	-	-	-	-	7	6	...
40 to 59 percent.....	10	10	...	1	1	-	-	-	-	8	8	...
60 to 79 percent.....	21	19	...	5	5	-	4	4	-	12	10	...
80 to 99 percent.....	22	22	...	3	3	-	7	7	-	11	11	...
100 percent or more.....	8	8	...	4	4	-	1	1	-	2	2	...
Not reported.....	6	6	...	1	1	-	1	1	-	4	4	...
Median.....	76	77	...	...	...	-	...	...	-	68	68	...
Not acquired by purchase.....	8	8	...	-	-	-	-	-	-	8	8	...

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	257	254	...	43	43	-	25	25	-	188	186	...
Less than 5 percent.....	20	20	...	4	4	-	3	3	-	13	13	...
5 to 9 percent.....	96	95	...	20	20	-	12	12	-	63	63	...
10 to 14 percent.....	68	67	...	12	12	-	8	8	-	49	48	...
15 to 19 percent.....	20	20	...	2	2	-	-	-	-	18	18	...
20 to 24 percent.....	9	9	...	1	1	-	1	1	-	7	7	...
25 to 29 percent.....	1	1	...	-	-	-	-	-	-	1	1	...
30 to 39 percent.....	1	1	...	-	-	-	-	-	-	1	1	...
40 percent or more.....	-	-	...	-	-	-	-	-	-	-	-	...
Not reported or not computed.....	41	40	...	5	5	-	2	2	-	35	34	...
Median.....	9	9	...	8	8	-	...	...	-	10	10	...
Acquired 1970 and 1971 (part).....	36	36	...	8	8	-	2	2	-	26	26	...

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	257	254	...	43	43	-	25	25	-	188	186	...
Less than 1.0 percent.....	109	107	...	29	29	-	11	11	-	68	66	...
1.0 to 2.9 percent.....	3	3	...	-	-	-	-	-	-	3	3	...
3.0 to 4.9 percent.....	5	5	...	1	1	-	-	-	-	5	5	...
5.0 to 6.9 percent.....	2	2	...	-	-	-	1	1	-	1	1	...
7.0 to 8.9 percent.....	8	8	...	1	1	-	1	1	-	4	4	...
9.0 to 10.9 percent.....	4	4	...	-	-	-	-	-	-	4	4	...
11.0 to 12.9 percent.....	2	2	...	-	-	-	-	-	-	1	1	...
13.0 to 14.9 percent.....	3	3	...	1	1	-	-	-	-	2	2	...
15 percent or more.....	34	34	...	6	6	-	5	5	-	24	24	...
Not reported or not computed.....	87	86	...	5	5	-	7	7	-	74	74	...
Median.....	0.7	0.8	...	0.6	0.6	-	...	...	-	0.8	0.8	...
Acquired 1970 and 1971 (part).....	36	36	...	8	8	-	2	2	-	26	26	...

OWNER CHARACTERISTICS

Type of Owner

Individual.....	287	284	...	50	50	-	32	32	-	205	202	...
Partnership.....	14	14	...	2	2	-	-	-	-	12	12	...
Real estate corporation.....	17	17	...	7	7	-	-	-	-	10	10	...
Real estate investment trust.....	-	-	...	-	-	-	-	-	-	-	-	...
Financial institution.....	-	-	...	-	-	-	-	-	-	-	-	...
Housing cooperative organization.....	-	-	...	-	-	-	-	-	-	-	-	...
Other.....	12	12	...	3	3	-	1	1	-	7	7	...
Not reported.....	-	-	...	-	-	-	-	-	-	-	-	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1n. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc. and meaning of symbols, see text)]

Outside SMSA's, Places of Less than 10,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's, Places of Less than 10,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties
1-to-4-housing-unit properties.....	1,755	1,260	494	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase 1967 to 1971 (part).....	387	156	231
Inside SMSA's.....	...	...	...	Less than \$5,000.....	140	86	54
1,000,000 or more.....	...	...	...	\$5,000 to \$7,499.....	59	24	35
250,000 to 999,999.....	...	...	...	\$7,500 to \$9,999.....	62	18	44
50,000 to 249,999.....	...	...	...	\$10,000 to \$12,499.....	30	6	24
10,000 to 49,999.....	...	...	...	\$12,500 to \$14,999.....	20	6	15
Less than 10,000 and rural.....	...	...	...	\$15,000 to \$17,499.....	20	4	16
Outside SMSA's.....	...	...	...	\$17,500 to \$19,999.....	10	2	9
10,000 or more.....	...	...	...	\$20,000 to \$24,999.....	22	4	17
2,500 to 9,999.....	...	...	...	\$25,000 to \$29,999.....	5	-	5
Less than 2,500 and rural.....	...	...	...	\$30,000 to \$34,999.....	1	-	1
Number of Housing Units				\$35,000 to \$39,999.....	3	-	3
1.....	1,552	1,132	420	\$40,000 to \$49,999.....	3	1	1
2.....	151	100	51	\$50,000 or more.....	3	-	3
3.....	30	16	14	Not reported.....	8	5	4
4.....	22	13	9	Median.....dollars..	7,100	4,400	8,900
Number of Buildings				Other properties.....	1,368	1,105	264
1.....	1,679	1,214	465	Value			
2 to 4.....	76	47	29	Less than \$5,000.....	473	423	50
Not reported.....	-	-	-	\$5,000 to \$7,499.....	328	257	71
Manner of Acquisition				\$7,500 to \$9,999.....	192	129	64
By purchase.....	1,371	895	475	\$10,000 to \$12,499.....	227	138	89
Placed one new mortgage.....	565	211	354	\$12,500 to \$14,999.....	68	38	30
Placed two or more new mortgages.....	13	3	11	\$15,000 to \$17,499.....	102	59	43
Assumed mortgage(s) already on property.....	127	41	86	\$17,500 to \$19,999.....	36	11	25
Assumed mortgage already on property and placed new mortgage.....	9	3	6	\$20,000 to \$24,999.....	96	55	41
All cash.....	571	559	11	\$25,000 to \$29,999.....	44	18	26
Borrowed other than with mortgage.....	73	68	5	\$30,000 to \$39,999.....	25	11	14
Other.....	12	11	2	\$40,000 to \$49,999.....	15	5	10
Not by purchase.....	365	347	19	\$50,000 to \$74,999.....	17	11	6
Inheritance or gift.....	352	333	19	\$75,000 to \$99,999.....	1	1	-
Other.....	14	14	-	\$100,000 or more.....	3	-	3
Not reported.....	18	18	-	Not reported.....	126	104	22
Land and Building Acquisition				Median.....dollars..	7,600	6,500	11,400
During same 12-month period.....	1,480	1,039	441	Mean.....dollars..	10,100	8,300	14,300
Acquired land previously.....	184	148	35	Value Per Housing Unit			
Land not owned by building owner.....	15	13	1	Less than \$5,000.....	527	462	65
Not reported.....	76	60	16	\$5,000 to \$7,499.....	355	272	83
Year Property Acquired				\$7,500 to \$9,999.....	193	121	72
1969 to 1971 (part).....	322	165	157	\$10,000 to \$12,499.....	214	124	90
1967 and 1968.....	183	109	74	\$12,500 to \$14,999.....	67	36	31
1965 and 1966.....	198	123	75	\$15,000 to \$17,499.....	87	50	37
1960 to 1964.....	322	226	95	\$17,500 to \$19,999.....	33	9	24
1955 to 1959.....	229	174	55	\$20,000 to \$24,999.....	80	49	30
1950 to 1954.....	156	140	16	\$25,000 to \$34,999.....	40	17	23
1949 or earlier.....	344	323	22	\$35,000 to \$49,999.....	17	6	12
Not reported.....	-	-	-	\$50,000 or more.....	16	11	6
Year Built				Not reported.....	126	104	22
1969 and 1970 (part).....	19	5	14	Median.....dollars..	7,000	6,100	10,500
1967 and 1968.....	31	9	22	Monthly Rental Receipts Per Housing Unit			
1965 and 1966.....	47	21	27	Acquired before 1970 <sup>1</sup> .....	1,148	836	312
1960 to 1964.....	130	70	60	Less than \$50.....	484	402	82
1950 to 1959.....	256	169	87	\$50 to \$59.....	129	91	38
1940 to 1949.....	250	175	75	\$60 to \$69.....	116	90	27
1939 or earlier.....	970	777	193	\$70 to \$79.....	76	40	36
Not reported.....	51	35	16	\$80 to \$89.....	50	26	24
				\$90 to \$99.....	30	20	11
				\$100 to \$119.....	49	18	31
				\$120 to \$149.....	22	14	8
				\$150 to \$174.....	12	3	10
				\$175 to \$199.....	3	3	-
				\$200 to \$249.....	8	2	6
				\$250 to \$299.....	-	-	-
				\$300 or more.....	1	1	-
				No rental receipts.....	41	36	6
				Not reported.....	126	92	34
				Median.....dollars..	50	44	65
				Mean.....dollars..	54	48	70
				Acquired 1970 and 1971 (part).....	113	43	70

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1n. Mortgage Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

[Number of properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Outside SMSA's, Places of Less than 10,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase.....	1,371	896	475
Purchased 1967 to 1971 (part).....	387	156	231
Less than 80 percent.....	121	64	56
80 to 89 percent.....	45	10	35
90 to 94 percent.....	39	9	30
95 to 99 percent.....	21	5	16
100 percent or more.....	153	64	90
Not reported.....	8	5	4
Median.....	93	91	94
Purchased 1960 to 1966.....	405	240	165
Less than 60 percent.....	75	50	25
60 to 79 percent.....	118	58	60
80 to 89 percent.....	57	38	19
90 to 99 percent.....	23	11	11
100 percent or more.....	85	54	30
Not reported.....	47	28	20
Median.....	78	79	76
Purchased 1959 or earlier.....	579	500	79
Less than 40 percent.....	142	130	12
40 to 59 percent.....	95	79	17
60 to 79 percent.....	130	106	24
80 to 99 percent.....	46	40	7
100 percent or more.....	78	69	9
Not reported.....	87	77	11
Median.....	61	60	65
Not acquired by purchase.....	384	365	19

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	1,148	836	312
Less than 5 percent.....	109	71	38
5 to 9 percent.....	419	285	134
10 to 14 percent.....	270	197	73
15 to 19 percent.....	76	65	11
20 to 24 percent.....	30	23	7
25 to 29 percent.....	11	9	2
30 to 39 percent.....	8	8	-
40 percent or more.....	15	15	-
Not reported or not computed.....	210	162	47
Median.....	9	9	8
Acquired 1970 and 1971 (part).....	113	43	70

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	1,148	836	312
Less than 1.0 percent.....	549	415	134
1.0 to 2.9 percent.....	-	-	-
3.0 to 4.9 percent.....	7	4	3
5.0 to 6.9 percent.....	4	1	3
7.0 to 8.9 percent.....	25	14	10
9.0 to 10.9 percent.....	8	4	3
11.0 to 12.9 percent.....	5	2	3
13.0 to 14.9 percent.....	8	2	6
15 percent or more.....	205	135	69
Not reported or not computed.....	337	257	80
Median.....	0.7	0.7	0.8
Acquired 1970 and 1971 (part).....	113	43	70

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	1,560	1,164	395
Less than \$100.....	808	664	144
\$100 to \$199.....	349	231	118
\$200 to \$299.....	131	86	45
\$300 to \$349.....	40	16	23
\$350 to \$399.....	21	16	5
\$400 to \$449.....	18	8	10
\$450 to \$499.....	13	9	4
\$500 to \$549.....	9	2	7
\$550 to \$599.....	3	1	1
\$600 to \$699.....	10	6	4
\$700 to \$799.....	6	1	4
\$800 or more.....	17	6	12
Not reported.....	136	118	18
Median.....dollars..	88	78	138
Acquired 1970 and 1971 (part).....	195	96	99

## Outside SMSA's, Places of Less than 10,000 and Rural

## RECURRING EXPENSES--Continued

## Real Estate Tax per \$1,000 Value

Acquired before 1970.....	1,560	1,164	395
Less than \$10.....	387	280	107
\$10 to \$14.....	280	202	78
\$15 to \$19.....	180	136	44
\$20 to \$24.....	134	91	43
\$25 to \$29.....	97	69	27
\$30 to \$39.....	82	61	21
\$40 to \$49.....	49	42	7
\$50 to \$59.....	32	26	6
\$60 or more.....	26	18	9
Not reported or not computed.....	294	240	55
Median.....dollars..	14	14	14
Acquired 1970 and 1971 (part).....	195	96	99

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,148	836	312
Less than 5 percent.....	41	27	14
5 to 9 percent.....	151	116	35
10 to 14 percent.....	194	140	53
15 to 19 percent.....	162	104	58
20 to 24 percent.....	106	82	25
25 to 29 percent.....	55	35	19
30 to 34 percent.....	53	41	11
35 to 39 percent.....	31	20	10
40 percent or more.....	109	75	34
Not reported or not computed.....	247	197	50
Median.....	16	16	17
Acquired 1970 and 1971 (part).....	113	43	70

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,148	836	312
Less than 20 percent.....	256	255	-
20 to 29 percent.....	174	172	2
30 to 39 percent.....	100	98	2
40 to 49 percent.....	51	50	1
50 to 59 percent.....	42	29	13
60 to 69 percent.....	25	12	13
70 to 79 percent.....	29	12	17
80 to 89 percent.....	32	5	28
90 to 99 percent.....	26	11	14
100 to 109 percent.....	42	8	34
110 percent or more.....	148	7	141
Not reported or not computed.....	223	177	46
Median.....	33	24	103
Acquired 1970 and 1971 (part).....	113	43	70

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	1,581	1,124	457
Partnership.....	37	29	8
Real estate corporation.....	20	10	10
Real estate investment trust.....	-	-	-
Financial institution.....	2	2	-
Housing cooperative organization.....	-	-	-
Other.....	106	87	19
Not reported.....	10	10	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of Less Than 10,000 and Rural**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
1-to-4-housing-unit properties.....	494	480	14	26	24	2	17	17	-	451	439	12
<b>MORTGAGE CHARACTERISTICS</b>												
<b>Number of Mortgages</b>												
1.....	480	480	-	24	24	...	17	17	-	439	439	-
2.....	14	-	14	2	-	...	-	-	-	12	-	12
3 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
<b>Form of Debt of First Mortgage</b>												
Mortgage or deed of trust.....	457	442	14	26	24	...	17	17	-	414	402	12
Contract to purchase.....	38	38	-	-	-	...	-	-	-	38	38	-
<b>Origin of First Mortgage</b>												
Mortgage made at time property acquired.....	291	280	11	15	13	...	8	8	-	268	259	9
Mortgage assumed at time property acquired.....	82	78	4	10	10	...	9	9	-	64	60	4
Mortgage placed later than acquisition of property.....	121	121	-	1	1	...	-	-	-	120	120	-
Refinanced mortgage: Same lender.....	57	57	-	1	1	...	-	-	-	55	55	-
Different lender.....	17	17	-	-	-	...	-	-	-	17	17	-
Mortgage placed on a property owned free and clear of debt.....	48	48	-	-	-	...	-	-	-	48	48	-
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>												
Mortgages placed later than acquisition of property.....	121	121	-	1	1	...	-	-	-	120	120	-
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	9	9	-	-	-	...	-	-	-	9	9	-
Secure better terms.....	12	12	-	-	-	...	-	-	-	12	12	-
Provide funds for additions, improvements, or repairs to this property.....	32	32	-	-	-	...	-	-	-	32	32	-
Provide funds for investment in other real estate.....	28	28	-	-	-	...	-	-	-	28	28	-
Provide funds for other types of investments.....	5	5	-	1	1	...	-	-	-	3	3	-
Provide funds for educational or medical expenses.....	5	5	-	-	-	...	-	-	-	5	5	-
Other reasons.....	17	17	-	-	-	...	-	-	-	17	17	-
Not reported.....	14	14	-	-	-	...	-	-	-	14	14	-
Other properties.....	373	359	14	25	23	...	17	17	-	331	319	12
<b>Year First Mortgage Made or Assumed</b>												
1969 to 1971 (part).....	203	198	5	6	6	...	3	3	-	194	189	5
1967 and 1968.....	100	99	-	6	6	...	-	-	-	94	93	-
1965 and 1966.....	74	72	2	3	3	...	5	5	-	66	64	2
1960 to 1964.....	86	81	5	2	2	...	4	4	-	80	75	5
1955 to 1959.....	29	27	2	8	6	...	5	5	-	16	16	-
1950 to 1954.....	3	3	-	1	1	...	-	-	-	1	1	-
1949 or earlier.....	-	-	-	-	-	...	-	-	-	-	-	-
<b>First Mortgage Loan</b>												
Less than \$5,000.....	150	145	5	-	-	...	2	2	-	148	143	5
\$5,000 to \$7,499.....	95	94	1	5	5	...	1	1	-	89	88	1
\$7,500 to \$9,999.....	87	86	1	9	9	...	6	6	-	71	70	1
\$10,000 to \$12,499.....	57	53	3	6	6	...	3	3	-	48	44	3
\$12,500 to \$14,999.....	30	28	2	3	1	...	2	2	-	26	26	-
\$15,000 to \$17,499.....	35	35	-	1	1	...	1	1	-	33	33	-
\$17,500 to \$19,999.....	8	8	-	1	1	...	-	-	-	6	6	-
\$20,000 to \$24,999.....	14	13	1	-	-	...	1	1	-	13	12	1
\$25,000 to \$29,999.....	9	8	1	2	2	...	-	-	-	7	6	1
\$30,000 to \$39,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$40,000 to \$49,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$50,000 to \$74,999.....	4	4	-	-	-	...	-	-	-	4	4	-
\$75,000 to \$99,999.....	1	1	-	-	-	...	-	-	-	1	1	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars.....	7,500	7,500	...	...	...	...	...	...	-	7,100	7,100	...
Mean.....dollars.....	9,300	9,200	...	...	...	...	...	...	-	9,100	9,100	...



Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Places of Less Than 10,000 and Rural**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	243	238	5	3	3	...	6	6	-	233	228	5
\$5,000 to \$7,499.....	89	86	2	9	9	...	3	3	-	77	75	2
\$7,500 to \$9,999.....	56	53	3	6	4	...	3	3	-	47	46	1
\$10,000 to \$12,499.....	41	40	1	5	5	...	-	-	-	36	35	1
\$12,500 to \$14,999.....	22	22	-	-	-	...	3	3	-	19	19	-
\$15,000 to \$17,499.....	13	13	-	-	-	...	-	-	-	13	13	-
\$17,500 to \$19,999.....	7	7	-	1	1	...	-	-	-	6	6	-
\$20,000 to \$24,999.....	15	13	2	2	2	...	1	1	-	12	10	2
\$25,000 to \$29,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$30,000 to \$39,999.....	2	1	-	-	-	...	-	-	-	2	1	-
\$40,000 to \$49,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$50,000 to \$74,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	5,100	5,000	...	...	...	...	...	...	...	4,800	4,800	...
Mean.....dollars..	6,900	6,800	...	...	...	...	...	...	...	6,700	6,700	...

**Total Mortgage Outstanding Debt**

Less than \$5,000.....	243	238	5	3	3	...	6	6	-	233	228	5
\$5,000 to \$7,499.....	87	86	1	9	9	...	3	3	-	76	75	1
\$7,500 to \$9,999.....	55	53	2	4	4	...	3	3	-	47	46	2
\$10,000 to \$12,499.....	42	40	2	6	5	...	-	-	-	36	35	1
\$12,500 to \$14,999.....	23	22	1	-	-	...	3	3	-	20	19	1
\$15,000 to \$17,499.....	13	13	-	-	-	...	-	-	-	13	13	-
\$17,500 to \$19,999.....	8	7	1	1	1	...	-	-	-	7	6	1
\$20,000 to \$24,999.....	13	13	-	2	2	...	1	1	-	10	10	-
\$25,000 to \$29,999.....	3	2	1	-	-	...	-	-	-	3	2	1
\$30,000 to \$39,999.....	3	1	2	-	-	...	-	-	-	3	1	2
\$40,000 to \$49,999.....	2	2	-	-	-	...	-	-	-	2	2	-
\$50,000 to \$74,999.....	3	3	-	-	-	...	-	-	-	3	3	-
\$75,000 to \$99,999.....	-	-	-	-	-	...	-	-	-	-	-	-
\$100,000 or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Median.....dollars..	5,100	5,000	...	...	...	...	...	...	...	4,800	4,800	...
Mean.....dollars..	7,000	6,800	...	...	...	...	...	...	...	6,800	6,700	...

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	21	21	-	1	1	...	6	6	-	14	14	-
5.0 percent.....	21	21	-	-	-	...	2	2	-	19	19	-
5.1 to 5.9 percent.....	45	42	3	16	14	...	7	7	-	22	21	1
6.0 percent.....	140	136	3	5	5	...	-	-	-	134	131	3
6.1 to 6.4 percent.....	12	12	-	-	-	...	-	-	-	12	12	-
6.5 to 6.9 percent.....	67	66	1	2	2	...	-	-	-	65	64	1
7.0 percent.....	65	60	4	-	-	...	1	1	-	63	59	4
7.1 to 7.4 percent.....	10	10	-	-	-	...	-	-	-	10	10	-
7.5 to 7.9 percent.....	22	21	1	-	-	...	-	-	-	22	21	1
8.0 percent.....	58	58	1	-	-	...	-	-	-	58	58	1
8.1 to 8.4 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
8.5 to 8.9 percent.....	13	13	-	1	1	...	-	-	-	11	11	-
9.0 percent.....	6	6	-	-	-	...	-	-	-	6	6	-
9.1 to 9.9 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
10.0 percent or more.....	12	12	-	-	-	...	-	-	-	12	12	-
Median.....	6.6	6.6	...	...	...	...	...	...	...	6.8	6.7	...

**Term of First Mortgage**

Less than 8 years.....	80	76	4	-	-	...	-	-	-	80	76	4
8 to 12 years.....	138	136	2	-	-	...	-	-	-	138	136	2
13 to 17 years.....	83	82	1	1	1	...	-	-	-	82	81	1
18 to 22 years.....	88	86	2	3	3	...	5	5	-	80	78	2
23 to 27 years.....	39	36	3	8	7	...	3	3	-	28	26	2
28 to 32 years.....	34	33	1	13	13	...	9	9	-	12	11	1
33 to 37 years.....	3	3	-	-	-	...	-	-	-	3	3	-
38 years or more.....	5	5	-	-	-	...	-	-	-	5	5	-
No stated term.....	24	22	2	-	-	...	-	-	-	24	22	2
Median.....	14.0	13.9	...	...	...	...	...	...	...	12.8	12.8	...

**Holder of First Mortgage**

Commercial bank or trust company.....	123	120	3	7	7	...	3	3	-	114	110	3
Mutual savings bank.....	25	22	3	2	-	...	3	3	-	20	19	2
Savings and loan association.....	176	173	3	4	4	...	-	-	-	172	169	3
Life insurance company.....	9	9	-	5	5	...	4	4	-	-	-	-
Mortgage company.....	11	11	-	1	1	...	1	1	-	8	8	-
Federal agency.....	27	27	-	4	4	...	3	3	-	20	20	-
Federal National Mortgage Association.....	3	3	-	2	2	...	2	2	-	-	-	-
Real estate or construction company.....	6	6	-	-	-	...	-	-	-	6	6	-
Individual or individual's estate.....	102	98	4	-	-	...	-	-	-	102	98	4
Other.....	11	10	1	2	2	...	-	-	-	10	9	1

Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's, Places of Less Than 10,000 and Rural**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	61	59	2	3	3	...	3	3	-	55	53	2
Lender in Northeast.....	61	58	2	3	3	...	3	3	-	55	53	2
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	1	1	-	-	-	...	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in North Central region.....	127	124	3	-	-	...	-	-	-	127	124	3
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	119	116	3	-	-	...	-	-	-	119	116	3
Lender in South.....	7	7	-	-	-	...	-	-	-	7	7	-
Lender in West.....	1	1	-	-	-	...	-	-	-	1	1	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in South region.....	229	224	6	19	18	...	9	9	-	200	196	4
Lender in Northeast.....	10	8	2	5	3	...	3	3	-	2	2	-
Lender in North Central.....	4	4	-	-	-	...	1	1	-	2	2	-
Lender in South.....	216	212	4	14	14	...	5	5	-	196	192	4
Lender in West.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
Property in West region.....	76	73	3	4	4	...	4	4	-	68	65	3
Lender in Northeast.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-	-	-	-
Lender in South.....	4	4	-	-	-	...	2	2	-	3	3	-
Lender in West.....	72	69	3	4	4	...	3	3	-	66	62	3
Lender outside United States.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

**Servicing of First Mortgage**

Holder.....	442	431	11	9	9	...	6	6	-	427	416	11
Agent.....	52	49	3	17	15	...	10	10	-	24	23	2

**Holder's Acquisition of First Mortgage**

Originated by holder.....	435	424	11	12	12	...	6	6	-	418	407	11
Purchased from present servicer.....	31	31	-	10	10	...	10	10	-	12	12	-
Purchased from someone else.....	23	20	3	5	3	...	-	-	-	17	16	1
Not reported.....	5	5	-	-	-	...	-	-	-	5	5	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	370	358	12	25	23	...	17	17	-	329	318	11
Less than 40 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
40 to 49 percent.....	13	12	1	-	-	...	-	-	-	13	12	1
50 to 59 percent.....	18	18	-	-	-	...	-	-	-	18	18	-
60 to 69 percent.....	43	39	4	1	1	...	-	-	-	43	39	4
70 to 79 percent.....	56	54	2	-	-	...	5	5	-	51	49	2
80 to 89 percent.....	70	69	1	4	4	...	1	1	-	65	64	1
90 to 94 percent.....	33	32	2	7	5	...	4	4	-	23	23	-
95 to 99 percent.....	24	23	1	10	10	...	1	1	-	13	12	1
100 percent or more.....	92	91	1	4	4	...	5	5	-	84	82	1
Not reported.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....	85	85	...	...	...	...	...	...	-	83	84	...
Other properties.....	124	122	2	1	1	...	-	-	-	123	121	2

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	370	358	12	25	23	...	17	17	-	329	318	11
Less than 40 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
40 to 49 percent.....	12	12	-	-	-	...	-	-	-	12	12	-
50 to 59 percent.....	18	18	-	-	-	...	-	-	-	18	18	-
60 to 69 percent.....	39	39	-	1	1	...	-	-	-	39	39	-
70 to 79 percent.....	54	54	-	-	-	...	5	5	-	49	49	-
80 to 89 percent.....	70	69	1	4	4	...	1	1	-	65	64	1
90 to 94 percent.....	35	32	4	5	5	...	4	4	-	26	23	4
95 to 99 percent.....	24	23	1	10	10	...	1	1	-	13	12	1
100 percent or more.....	97	91	6	5	4	...	5	5	-	87	82	4
Not reported.....	10	10	-	-	-	...	-	-	-	10	10	-
Median.....	86	85	...	...	...	...	...	...	-	84	84	...
Other properties.....	124	122	2	1	1	...	-	-	-	123	121	2



Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

### Outside SMSA's, Places of Less Than 10,000 and Rural

## MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

Less than 20 percent.....	85	82	3	-	-	...	1	1	-	83	80	3
20 to 29 percent.....	50	49	2	1	1	...	4	4	-	45	44	2
30 to 39 percent.....	70	68	2	2	1	...	5	5	-	63	63	-
40 to 49 percent.....	31	28	3	1	1	...	-	-	-	29	26	3
50 to 59 percent.....	54	52	3	2	2	...	1	1	-	51	48	3
60 to 69 percent.....	60	58	1	9	9	...	3	3	-	48	46	1
70 to 79 percent.....	44	44	-	1	1	...	-	-	-	42	42	-
80 to 89 percent.....	38	38	-	3	3	...	1	1	-	34	34	-
90 to 99 percent.....	27	27	-	1	1	...	-	-	-	26	26	-
100 percent or more.....	12	12	-	1	1	...	1	1	-	9	9	-
Not reported.....	22	22	-	1	1	...	-	-	-	21	21	-
Median.....	49	50	...	...	...	...	...	...	-	48	48	...

## Total Outstanding Debt as Percent of Value

Less than 20 percent.....	85	82	3	-	-	...	1	1	-	83	80	3
20 to 29 percent.....	49	49	-	1	1	...	4	4	-	44	44	-
30 to 39 percent.....	70	68	2	1	1	...	5	5	-	65	63	2
40 to 49 percent.....	30	28	2	3	1	...	-	-	-	27	26	-
50 to 59 percent.....	52	52	-	2	2	...	1	1	-	48	48	-
60 to 69 percent.....	60	58	2	9	9	...	3	3	-	48	46	2
70 to 79 percent.....	46	44	3	1	1	...	-	-	-	45	42	3
80 to 89 percent.....	41	38	3	3	3	...	1	1	-	37	34	3
90 to 99 percent.....	27	27	-	1	1	...	-	-	-	26	26	-
100 percent or more.....	12	12	-	1	1	...	1	1	-	9	9	-
Not reported.....	22	22	-	1	1	...	-	-	-	21	21	-
Median.....	50	50	...	...	...	...	...	...	-	48	48	...

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Method of Payment of First Mortgage

Regular payments required.....	491	478	12	26	24	...	17	17	-	448	437	11
Interest and principal.....	474	462	12	26	24	...	17	17	-	432	421	11
Fully amortized.....	427	416	11	26	24	...	17	17	-	384	375	9
Partially amortized.....	48	46	1	-	-	...	-	-	-	48	46	1
Principal only.....	4	4	-	-	-	...	-	-	-	4	4	-
Fully amortized.....	4	4	-	-	-	...	-	-	-	4	4	-
Partially amortized.....	1	1	-	-	-	...	-	-	-	1	1	-
Interest only.....	12	12	-	-	-	...	-	-	-	12	12	-
No regular payment required.....	4	2	2	-	-	...	-	-	-	4	2	2

### Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	474	462	12	26	24	...	17	17	-	432	421	11
Real estate taxes and property insurance.....	115	114	2	26	24	...	14	14	-	76	76	-
With no other items.....	76	76	-	-	-	...	11	11	-	64	64	-
With other items.....	40	38	2	26	24	...	3	3	-	11	11	-
Real estate taxes only.....	27	25	1	-	-	...	2	2	-	25	24	1
Property insurance only.....	14	14	-	-	-	...	-	-	-	14	14	-
Other combinations or no other items.....	318	309	9	-	-	...	1	1	-	317	307	9
No regular payments of interest and principal...	20	18	2	-	-	...	-	-	-	20	18	2

Monthly Interest and Principal Payments on First  
Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	491	478	12	26	24	...	17	17	-	448	437	11
Less than \$50.....	163	159	4	10	10	...	4	4	-	149	145	4
\$50 to \$59.....	70	69	1	3	3	...	6	6	-	61	60	1
\$60 to \$69.....	67	67	-	6	6	...	2	2	-	60	60	-
\$70 to \$79.....	52	49	3	1	1	...	3	3	-	47	45	3
\$80 to \$89.....	24	22	2	2	-	...	-	-	-	22	22	1
\$90 to \$99.....	20	18	1	-	-	...	1	1	-	18	17	1
\$100 to \$119.....	28	28	-	-	-	...	-	-	-	28	28	-
\$120 to \$149.....	33	33	-	3	3	...	-	-	-	30	30	-
\$150 to \$174.....	14	13	1	-	-	...	1	1	-	13	11	1
\$175 to \$199.....	6	6	-	-	-	...	-	-	-	6	6	-
\$200 to \$249.....	5	5	-	-	-	...	-	-	-	5	5	-
\$250 to \$299.....	1	1	-	-	-	...	-	-	-	1	1	-
\$300 or more.....	9	9	-	-	-	...	-	-	-	9	9	-
Median.....dollars..	61	61	...	...	...	...	...	...	-	62	62	...
Mean.....dollars..	77	77	...	...	...	...	...	...	-	78	78	...
No regular payments required.....	4	2	2	-	-	...	-	-	-	4	2	2

Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of Less Than 10,000 and Rural**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	491	478	12	26	24	...	17	17	-	448	437	11
Less than \$70.....	297	295	2	20	20	...	11	11	-	267	265	2
\$70 to \$79.....	49	49	-	1	1	...	3	3	-	45	45	-
\$80 to \$89.....	23	22	1	-	-	...	-	-	-	23	22	1
\$90 to \$99.....	21	18	3	-	-	...	1	1	-	20	17	3
\$100 to \$119.....	31	28	3	-	-	...	-	-	-	31	28	3
\$120 to \$149.....	33	33	-	3	3	...	-	-	-	30	30	-
\$150 to \$174.....	14	13	2	2	-	...	1	1	-	11	11	-
\$175 to \$199.....	6	6	-	-	-	...	-	-	-	6	6	-
\$200 to \$249.....	5	5	-	-	-	...	-	-	-	5	5	-
\$250 to \$299.....	2	1	1	-	-	...	-	-	-	2	1	1
\$300 or more.....	9	9	-	-	-	...	-	-	-	9	9	-
Median.....dollars..	57	56	...	...	...	...	...	...	-	58	57	...
Mean.....dollars..	78	77	...	...	...	...	...	...	-	79	78	...
No regular payments required.....	4	2	2	-	-	...	-	-	-	4	2	2

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	448	436	12	26	24	...	17	17	-	406	395	10
Delinquent (30 days or more).....	37	37	-	-	-	...	-	-	-	37	37	-
1 to 3 payments.....	23	22	-	-	-	...	-	-	-	23	22	-
4 or more payments.....	15	15	-	-	-	...	-	-	-	15	15	-
Foreclosure in process.....	-	-	-	-	-	...	-	-	-	-	-	-
Foreclosure not in process.....	15	15	-	-	-	...	-	-	-	15	15	-
Not reported.....	5	5	-	-	-	...	-	-	-	5	5	-
No regular payments required.....	4	2	2	-	-	...	-	-	-	4	2	2

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	395	384	11	23	21	...	15	15	-	357	347	9
Less than \$100.....	144	141	3	7	7	...	3	3	-	133	131	3
\$100 to \$199.....	118	115	3	9	7	...	5	5	-	104	102	1
\$200 to \$299.....	45	45	-	6	6	...	3	3	-	36	36	-
\$300 to \$349.....	23	23	-	1	1	...	1	1	-	21	21	-
\$350 to \$399.....	5	5	-	-	-	...	-	-	-	5	5	-
\$400 to \$449.....	10	9	2	-	-	...	1	1	-	9	7	2
\$450 to \$499.....	4	4	-	-	-	...	-	-	-	4	4	-
\$500 to \$549.....	7	7	-	-	-	...	-	-	-	7	7	-
\$550 to \$599.....	1	1	-	-	-	...	-	-	-	1	1	-
\$600 to \$699.....	4	4	-	-	-	...	-	-	-	4	4	-
\$700 to \$799.....	4	4	1	-	-	...	-	-	-	4	4	1
\$800 or more.....	12	10	1	-	-	...	1	1	-	10	9	1
Not reported.....	18	16	2	-	-	...	-	-	-	18	16	2
Median.....dollars..	138	137	...	...	...	...	...	...	-	134	133	...
Acquired 1970 and 1971 (part).....	99	96	3	3	3	...	1	1	-	95	92	3

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	311	305	7	20	18	...	13	13	-	279	274	5
Less than 20 percent.....	4	4	-	-	-	...	-	-	-	4	4	-
20 to 29 percent.....	3	3	-	1	1	...	-	-	-	1	1	-
30 to 39 percent.....	5	5	-	-	-	...	-	-	-	5	5	-
40 to 49 percent.....	24	24	-	2	2	...	-	-	-	22	22	-
50 to 59 percent.....	27	27	-	4	4	...	3	3	-	20	20	-
60 to 69 percent.....	29	29	1	4	4	...	3	3	-	23	22	1
70 to 79 percent.....	21	19	2	2	-	...	2	2	-	17	17	-
80 to 89 percent.....	23	23	-	3	3	...	-	-	-	20	20	-
90 to 99 percent.....	22	22	-	2	2	...	-	-	-	21	21	-
100 percent or more.....	112	111	1	3	3	...	3	3	-	106	106	1
Not reported or not computed.....	40	37	3	-	-	...	2	2	-	38	35	3
Median.....	89	89	...	...	...	...	...	...	-	93	93	...
Other properties.....	71	69	2	1	1	...	-	-	-	69	67	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

### Outside SMSA's, Places of Less Than 10,000 and Rural

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Interest and Principal Payments on Total Mortgages as  
Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	311	305	7	20	18	...	13	13	-	279	274	5
Less than 20 percent.....	4	4	-	-	-	...	-	-	-	4	4	-
20 to 29 percent.....	3	3	-	1	1	...	-	-	-	1	1	-
30 to 39 percent.....	5	5	-	-	-	...	-	-	-	5	5	-
40 to 49 percent.....	24	24	-	2	2	...	-	-	-	22	22	-
50 to 59 percent.....	27	27	-	4	4	...	3	3	-	20	20	-
60 to 69 percent.....	29	29	1	4	4	...	3	3	-	23	22	1
70 to 79 percent.....	19	19	-	-	-	...	2	2	-	17	17	-
80 to 89 percent.....	23	23	-	3	3	...	-	-	-	20	20	-
90 to 99 percent.....	23	22	-	2	2	...	-	-	-	21	21	-
100 percent or more.....	114	111	2	4	3	...	3	3	-	106	106	1
Not reported or not computed.....	40	37	3	-	-	...	2	2	-	38	35	3
Median.....	90	89	...	...	...	...	...	...	-	93	93	...
Other properties.....	71	69	2	1	1	...	-	-	-	69	67	-

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	395	384	11	23	21	...	15	15	-	357	347	9
Less than \$10.....	107	104	3	11	9	...	3	3	-	93	92	1
\$10 to \$14.....	78	78	-	5	5	...	8	8	-	64	64	-
\$15 to \$19.....	44	42	2	2	2	...	-	-	-	41	39	2
\$20 to \$24.....	43	41	2	-	-	...	1	1	-	42	40	2
\$25 to \$29.....	27	26	1	3	3	...	-	-	-	24	24	1
\$30 to \$39.....	21	20	1	-	-	...	3	3	-	17	17	1
\$40 to \$49.....	7	7	-	-	-	...	-	-	-	7	7	-
\$50 to \$59.....	6	6	-	-	-	...	-	-	-	6	6	-
\$60 or more.....	9	9	-	-	-	...	-	-	-	9	9	-
Not reported or not computed.....	55	52	3	1	1	...	-	-	-	53	50	3
Median.....dollars..	14	14	...	...	...	...	...	...	-	14	14	...
Acquired 1970 and 1971 (part).....	99	96	3	3	3	...	1	1	-	95	92	

### Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	312	305	7	20	18	...	13	13	-	279	274	5
Less than 5 percent.....	14	14	-	1	1	...	-	-	-	13	13	-
5 to 9 percent.....	35	35	-	6	6	...	1	1	-	28	28	-
10 to 14 percent.....	53	52	2	3	1	...	3	3	-	47	47	-
15 to 19 percent.....	58	57	1	4	4	...	4	4	-	51	50	1
20 to 24 percent.....	25	25	-	2	2	...	-	-	-	23	23	-
25 to 29 percent.....	19	19	1	3	3	...	-	-	-	16	16	1
30 to 34 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
35 to 39 percent.....	10	10	-	-	-	...	-	-	-	10	10	-
40 percent or more.....	34	33	1	-	-	...	3	3	-	31	31	1
Not reported or not computed.....	50	47	3	-	-	...	2	2	-	49	46	3
Median.....	17	17	...	...	...	...	...	...	-	17	17	...
Acquired 1970 and 1971 (Part).....	70	68	2	1	1	...	-	-	-	69	67	2

### Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	312	305	7	20	18	...	13	13	-	279	274	5
Less than 20 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
20 to 29 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
30 to 39 percent.....	2	2	-	1	1	...	-	-	-	1	1	-
40 to 49 percent.....	1	1	-	-	-	...	-	-	-	1	1	-
50 to 59 percent.....	13	13	-	-	-	...	-	-	-	13	13	-
60 to 69 percent.....	13	13	-	-	-	...	-	-	-	13	13	-
70 to 79 percent.....	17	17	-	5	5	...	-	-	-	12	12	-
80 to 89 percent.....	28	28	-	4	4	...	3	3	-	20	20	-
90 to 99 percent.....	14	14	-	2	2	...	1	1	-	11	11	-
100 to 109 percent.....	34	33	1	-	-	...	2	2	-	32	32	1
110 percent or more.....	141	138	3	8	6	...	4	4	-	129	128	1
Not reported or not computed.....	46	43	3	-	-	...	2	2	-	45	42	3
Median.....	103	104	...	...	...	...	...	...	-	100	100	...
Acquired 1970 and 1971 (part).....	70	68	2	1	1	...	-	-	-	69	67	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Outside SMSA's, Places of Less Than 10,000 and Rural**

**PROPERTY CHARACTERISTICS**

**Location by Size of Place**

Inside SMSA's.....  
1,000,000 or more.....  
250,000 to 999,999.....  
50,000 to 249,999.....  
10,000 to 49,999.....  
Less than 10,000 and rural.....

Outside SMSA's.....  
10,000 or more.....  
2,500 to 9,999.....  
Less than 2,500 and rural.....

**Number of Housing Units**

1.....  
2.....  
3.....  
4.....

**Number of Buildings**

One.....  
2 to 4.....  
Not reported.....

**Manner of Acquisition**

By purchase.....  
Placed one new mortgage.....  
Placed two or more new mortgages.....  
Assumed mortgage(s) already on property.....  
Assumed mortgage already on property and placed new mortgage.....  
All cash.....  
Borrowed other than with mortgage.....  
Other.....  
Not by purchase.....  
Inheritance or gift.....  
Other.....  
Not reported.....

**Land and Building Acquisition**

During same 12-month period.....  
Acquired land previously.....  
Land not owned by building owner.....  
Not reported.....

**Year Acquired**

1969 to 1971 (part).....  
1967 and 1968.....  
1965 and 1966.....  
1960 to 1964.....  
1955 to 1959.....  
1950 to 1954.....  
1949 or earlier.....  
Not reported.....

**Year Built**

1969 and 1970 (part).....  
1967 and 1968.....  
1965 and 1966.....  
1960 to 1964.....  
1950 to 1959.....  
1940 to 1949.....  
1939 or earlier.....  
Not reported.....

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
Inside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...	...	...	...
<b>Number of Housing Units</b>												
1.....	420	410	10	23	22	...	16	16	-	381	372	8
2.....	51	49	3	2	2	...	-	-	-	49	46	3
3.....	14	14	-	-	-	...	-	-	-	14	14	-
4.....	9	7	1	-	-	...	-	-	-	8	7	1
<b>Number of Buildings</b>												
One.....	465	455	11	25	23	...	17	17	-	424	415	9
2 to 4.....	29	25	3	1	1	...	-	-	-	28	24	3
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
<b>Manner of Acquisition</b>												
By purchase.....	475	463	12	26	24	...	17	17	-	433	422	11
Placed one new mortgage.....	354	348	6	16	14	...	8	8	-	330	325	5
Placed two or more new mortgages.....	11	7	4	-	-	...	-	-	-	11	7	4
Assumed mortgage(s) already on property.....	86	86	-	10	10	...	7	7	-	69	69	-
Assumed mortgage already on property and placed new mortgage.....	6	4	2	-	-	...	1	1	-	4	3	2
All cash.....	11	11	-	-	-	...	-	-	-	11	11	-
Borrowed other than with mortgage.....	5	5	-	-	-	...	-	-	-	5	5	-
Other.....	2	2	-	-	-	...	-	-	-	2	2	-
Not by purchase.....	19	17	2	-	-	...	-	-	-	19	17	2
Inheritance or gift.....	19	17	2	-	-	...	-	-	-	19	17	2
Other.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
<b>Land and Building Acquisition</b>												
During same 12-month period.....	441	429	12	26	24	...	17	17	-	398	388	10
Acquired land previously.....	35	33	2	-	-	...	-	-	-	35	33	2
Land not owned by building owner.....	1	1	-	-	-	...	-	-	-	1	1	-
Not reported.....	16	16	-	-	-	...	-	-	-	16	16	-
<b>Year Acquired</b>												
1969 to 1971 (part).....	157	152	5	7	7	...	3	3	-	147	142	5
1967 and 1968.....	74	74	-	6	6	...	-	-	-	69	68	-
1965 and 1966.....	75	74	1	2	2	...	5	5	-	68	67	1
1960 to 1964.....	95	89	6	2	2	...	4	4	-	89	83	6
1955 to 1959.....	55	54	2	8	6	...	5	5	-	43	43	-
1950 to 1954.....	16	16	-	1	1	...	-	-	-	15	15	-
1949 or earlier.....	22	22	-	1	1	...	-	-	-	20	20	-
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-
<b>Year Built</b>												
1969 and 1970 (part).....	14	14	-	1	1	...	-	-	-	13	13	-
1967 and 1968.....	22	22	-	1	1	...	-	-	-	21	20	-
1965 and 1966.....	27	26	1	3	3	...	1	1	-	22	22	1
1960 to 1964.....	60	54	6	8	8	...	3	3	-	48	43	6
1950 to 1959.....	87	85	2	6	4	...	8	8	-	73	73	-
1940 to 1949.....	75	75	-	3	3	...	2	2	-	70	70	-
1939 or earlier.....	193	187	5	2	2	...	2	2	-	189	184	5
Not reported.....	16	16	-	-	-	...	1	1	-	15	15	-



Table 2n. Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's, Places of Less Than 10,000 and Rural

PROPERTY CHARACTERISTICS--Continued

Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....

Less than \$5,000.....	231	225	5
\$5,000 to \$7,499.....	54	52	1
\$7,500 to \$9,999.....	35	35	-
\$10,000 to \$12,499.....	44	44	-
\$12,500 to \$14,999.....	24	22	1
\$15,000 to \$17,499.....	15	15	-
\$17,500 to \$19,999.....	16	14	2
\$20,000 to \$24,999.....	9	9	-
\$25,000 to \$29,999.....	17	17	-
\$30,000 to \$34,999.....	5	5	-
\$35,000 to \$39,999.....	1	1	-
\$40,000 to \$49,999.....	3	3	-
\$50,000 or more.....	1	1	-
Not reported.....	3	3	-
Median.....dollars..	4	4	-

Other properties.....	8,900	8,900	...
-----------------------	-------	-------	-----

Value

Less than \$5,000.....	50	50	-
\$5,000 to \$7,499.....	71	70	1
\$7,500 to \$9,999.....	64	61	2
\$10,000 to \$12,499.....	89	88	1
\$12,500 to \$14,999.....	30	30	-
\$15,000 to \$17,499.....	43	41	2
\$17,500 to \$19,999.....	25	25	-
\$20,000 to \$24,999.....	41	40	1
\$25,000 to \$29,999.....	26	23	3
\$30,000 to \$39,999.....	14	13	1
\$40,000 to \$49,999.....	10	8	2
\$50,000 to \$74,999.....	6	6	-
\$75,000 to \$99,999.....	-	-	-
\$100,000 or more.....	3	3	-
Not reported.....	22	22	-
Median.....dollars..	11,400	11,300	...
Mean.....dollars..	14,300	14,100	...

Value Per Housing Unit

Less than \$5,000.....	65	64	1
\$5,000 to \$7,499.....	83	82	1
\$7,500 to \$9,999.....	72	69	2
\$10,000 to \$12,499.....	90	87	3
\$12,500 to \$14,999.....	31	31	-
\$15,000 to \$17,499.....	37	35	1
\$17,500 to \$19,999.....	24	23	1
\$20,000 to \$24,999.....	30	30	-
\$25,000 to \$34,999.....	23	20	3
\$35,000 to \$49,999.....	12	10	1
\$50,000 or more.....	6	6	-
Not reported.....	22	22	-
Median.....dollars..	10,500	10,400	...

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....	312	305	7
Less than \$50.....	82	82	-
\$50 to \$59.....	38	38	-
\$60 to \$69.....	27	26	1
\$70 to \$79.....	36	35	1
\$80 to \$89.....	24	24	-
\$90 to \$99.....	11	11	-
\$100 to \$119.....	31	29	2
\$120 to \$149.....	8	8	-
\$150 to \$174.....	10	10	-
\$175 to \$199.....	-	-	-
\$200 to \$249.....	6	6	-
\$250 to \$299.....	-	-	-
\$300 or more.....	-	-	-
No rental receipts.....	6	4	1
Not reported.....	34	33	2
Median.....dollars..	65	65	...
Mean.....dollars..	70	70	...

Acquired 1970 and 1971 (part).....	70	68	2
------------------------------------	----	----	---

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
			Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage			
231	225	5	12	12	...	3	3	-	216	210	5
54	52	1	-	-	...	-	-	-	54	52	2
35	35	-	3	3	...	-	-	-	32	32	-
44	44	-	5	5	...	1	1	-	38	38	-
24	22	1	3	3	...	-	-	-	20	19	1
15	15	-	-	-	...	-	-	-	15	15	-
16	14	2	-	-	...	-	-	-	16	14	2
9	9	-	-	-	...	-	-	-	9	9	-
17	17	-	1	1	...	1	1	-	15	15	-
5	5	-	-	-	...	-	-	-	5	5	-
1	1	-	-	-	...	-	-	-	1	1	-
3	3	-	-	-	...	-	-	-	3	3	-
1	1	-	-	-	...	-	-	-	1	1	-
3	3	-	-	-	...	-	-	-	3	3	-
4	4	-	-	-	...	-	-	-	4	4	-
8,900	8,900	...	...	...	...	...	...	-	8,800	8,800	...
264	255	9	14	12	...	14	14	-	236	229	7
50	50	-	-	-	...	-	-	-	50	50	-
71	70	1	3	3	...	2	2	-	66	65	1
64	61	2	3	3	...	-	-	-	61	58	2
89	88	1	4	4	...	1	1	-	83	82	1
30	30	-	2	2	...	5	5	-	24	24	-
43	41	2	3	3	...	3	3	-	37	35	2
25	25	-	1	1	...	2	2	-	23	22	-
41	40	1	4	4	...	3	3	-	34	33	1
26	23	3	2	-	...	1	1	-	23	22	1
14	13	1	2	2	...	-	-	-	12	11	1
10	8	2	-	-	...	-	-	-	10	8	2
6	6	-	-	-	...	-	-	-	6	6	-
-	-	-	-	-	...	-	-	-	-	-	-
3	3	-	-	-	...	-	-	-	3	3	-
22	22	-	1	1	...	-	-	-	21	21	-
11,400	11,300	...	...	...	...	...	...	-	11,100	11,100	...
14,300	14,100	...	...	...	...	...	...	-	14,100	14,000	...
65	64	1	-	-	...	-	-	-	64	63	1
83	82	1	3	3	...	2	2	-	78	77	1
72	69	2	4	4	...	-	-	-	68	65	2
90	87	3	6	6	...	1	1	-	82	80	3
31	31	-	2	2	...	4	4	-	25	25	-
37	35	1	3	3	...	3	3	-	31	29	1
24	23	1	-	-	...	2	2	-	22	21	1
30	30	-	3	3	...	3	3	-	25	25	-
23	20	3	2	-	...	1	1	-	20	19	1
12	10	1	2	2	...	-	-	-	10	9	1
6	6	-	-	-	...	-	-	-	6	6	-
22	22	-	1	1	...	-	-	-	21	21	-
10,500	10,400	...	...	...	...	...	...	-	10,200	10,100	...
312	305	7	20	18	...	13	13	-	279	274	5
82	82	-	3	3	...	1	1	-	78	78	-
38	38	-	-	-	...	3	3	-	35	34	-
27	26	1	2	2	...	-	-	-	24	24	1
36	35	1	5	5	...	2	2	-	29	28	1
24	24	-	1	1	...	-	-	-	23	23	-
11	11	-	-	-	...	-	-	-	11	11	-
31	29	2	5	3	...	3	3	-	23	23	-
8	8	-	3	3	...	-	-	-	5	5	-
10	10	-	-	-	...	1	1	-	8	8	-
-	-	-	-	-	...	-	-	-	-	-	-
6	6	-	1	1	...	-	-	-	5	5	-
-	-	-	-	-	...	-	-	-	-	-	-
-	-	-	-	-	...	-	-	-	-	-	-
6	4	1	-	-	...	-	-	-	6	4	1
34	33	2	-	-	...	2	2	-	33	31	2
65	65	...	...	...	...	...	...	-	63	63	...
70	70	...	...	...	...	...	...	-	67	67	...
70	68	2	1	1	...	-	-	-	69	67	2

Table 2n. **Government Insurance Status, Rental and Vacant 1-to-4-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties in thousands. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's, Places of Less Than 10,000 and Rural**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	475	463	12	25	23	...	17	17	-	433	421	10
Purchase 1967 to 1971 (part).....	231	225	5	12	12	...	3	3	-	216	210	5
Less than 80 percent.....	56	56	-	7	7	...	1	1	-	48	48	-
80 to 89 percent.....	35	32	3	-	-	...	-	-	-	35	32	3
90 to 94 percent.....	30	28	1	-	-	...	-	-	-	30	28	1
95 to 99 percent.....	16	16	-	1	1	...	-	-	-	15	15	-
100 percent or more.....	90	88	1	4	4	...	1	1	-	84	83	1
Not reported.....	4	4	-	-	-	...	-	-	-	4	4	-
Median.....	93	93	...	...	...	...	...	...	-	93	94	...
Purchased 1960 to 1966.....	165	160	5	3	3	...	9	9	-	153	147	5
Less than 60 percent.....	25	22	3	-	-	...	-	-	-	25	22	3
60 to 79 percent.....	60	60	-	2	2	...	6	6	-	52	52	-
80 to 89 percent.....	19	17	2	2	2	...	-	-	-	17	15	2
90 to 99 percent.....	11	11	-	-	-	...	3	3	-	8	8	-
100 percent or more.....	30	30	-	-	-	...	-	-	-	30	30	-
Not reported.....	20	20	-	-	-	...	-	-	-	20	20	-
Median.....	75	76	...	...	...	...	...	...	-	75	75	...
Purchased 1959 or earlier.....	79	78	2	10	8	...	5	5	-	64	64	-
Less than 40 percent.....	12	12	-	1	1	...	-	-	-	11	11	-
40 to 59 percent.....	17	15	2	2	-	...	-	-	-	15	15	-
60 to 79 percent.....	24	24	-	2	2	...	5	5	-	18	18	-
80 to 99 percent.....	7	7	-	2	2	...	-	-	-	5	5	-
100 percent or more.....	9	9	-	1	1	...	-	-	-	8	8	-
Not reported.....	11	11	-	1	1	...	-	-	-	9	9	-
Median.....	64	65	...	...	...	...	...	...	-	62	62	-
Not acquired by purchase.....	19	17	2	-	-	...	-	-	-	19	17	2

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	312	305	7	20	18	...	13	13	-	279	274	5
Less than 5 percent.....	38	38	-	3	3	...	1	1	-	34	34	-
5 to 9 percent.....	134	131	3	9	8	...	7	7	-	117	116	1
10 to 14 percent.....	73	72	1	6	6	...	2	2	-	65	64	1
15 to 19 percent.....	11	11	-	-	-	...	-	-	-	11	11	-
20 to 24 percent.....	7	7	-	-	-	...	-	-	-	7	7	-
25 to 29 percent.....	2	2	-	-	-	...	-	-	-	2	2	-
30 to 39 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
40 percent or more.....	-	-	-	-	-	...	-	-	-	-	-	-
Not reported or not computed.....	47	44	3	1	1	...	2	2	-	44	41	3
Median.....	8	8	...	...	...	...	...	...	-	8	8	...
Acquired 1970 and 1971 (part).....	70	68	2	1	1	...	-	-	-	69	67	2

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	312	305	7	20	18	...	13	13	-	279	274	5
Less than 1.0 percent.....	134	134	-	8	8	...	4	4	-	121	121	-
1.0 to 2.9 percent.....	-	-	-	-	-	...	-	-	-	-	-	-
3.0 to 4.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
5.0 to 6.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
7.0 to 8.9 percent.....	10	10	-	-	-	...	-	-	-	10	10	-
9.0 to 10.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
11.0 to 12.9 percent.....	3	3	-	-	-	...	-	-	-	3	3	-
13.0 to 14.9 percent.....	6	6	-	1	1	...	-	-	-	4	4	-
15 percent or more.....	69	66	3	8	6	...	5	5	-	57	55	1
Not reported or not computed.....	80	76	4	2	2	...	3	3	-	75	71	4
Median.....	0.8	0.8	...	...	...	...	...	...	-	0.8	0.8	...
Acquired 1970 and 1971 (part).....	70	68	2	1	1	...	-	-	-	69	67	2

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	457	445	12	24	22	...	17	17	-	417	406	11
Partnership.....	8	8	-	1	1	...	-	-	-	7	6	-
Real estate corporation.....	10	10	-	1	1	...	-	-	-	9	9	-
Real estate investment trust.....	-	-	-	-	-	...	-	-	-	-	-	-
Financial institution.....	-	-	-	-	-	...	-	-	-	-	-	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	-	-	-	-
Other.....	19	18	1	-	-	...	-	-	-	19	18	1
Not reported.....	-	-	-	-	-	...	-	-	-	-	-	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Date		Description		Amount	
1890	Jan 1	Balance		100.00	
	Feb 1	Interest		5.00	
	Mar 1	Interest		5.00	
	Apr 1	Interest		5.00	
	May 1	Interest		5.00	
	Jun 1	Interest		5.00	
	Jul 1	Interest		5.00	
	Aug 1	Interest		5.00	
	Sep 1	Interest		5.00	
	Oct 1	Interest		5.00	
	Nov 1	Interest		5.00	
	Dec 1	Interest		5.00	
1891	Jan 1	Balance		100.00	
	Feb 1	Interest		5.00	
	Mar 1	Interest		5.00	
	Apr 1	Interest		5.00	
	May 1	Interest		5.00	
	Jun 1	Interest		5.00	
	Jul 1	Interest		5.00	
	Aug 1	Interest		5.00	
	Sep 1	Interest		5.00	
	Oct 1	Interest		5.00	
	Nov 1	Interest		5.00	
	Dec 1	Interest		5.00	

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# Rental and Vacant 5-to-49-Housing-Unit Properties

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1c	Mortgage Status: 1971	614	
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DATA FOR OUTSIDE SMSA's			
1d	Mortgage Status: 1971	625	
2d	Government Insurance Status: 1971	627	





Table 1a. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
5-to-49-housing-unit properties.....	482,065	155,041	327,025	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase			
Inside SMSA's.....	415,886	128,098	287,788	1967 to 1971 (part).....	154,878	11,607	143,271
1,000,000 or more.....	116,232	42,790	73,442	Less than \$5,000.....	49,282	6,927	42,354
250,000 to 999,999.....	94,206	31,578	62,628	\$5,000 to \$7,499.....	29,139	19,64	27,175
50,000 to 249,999.....	112,860	31,084	81,776	\$7,500 to \$9,999.....	29,070	819	28,251
10,000 to 49,999.....	53,991	13,866	40,125	\$10,000 to \$12,499.....	20,564	828	19,736
Less than 10,000 and rural.....	38,598	8,780	29,817	\$12,500 to \$14,999.....	10,399	58	10,341
Outside SMSA's.....	66,179	26,943	39,237	\$15,000 to \$17,499.....	4,767	267	4,501
10,000 or more.....	33,688	13,430	20,258	\$17,500 to \$19,999.....	1,869	58	1,810
2,500 to 9,999.....	14,837	4,656	10,181	\$20,000 to \$24,999.....	2,214	178	2,035
Less than 2,500 and rural.....	17,654	8,857	8,797	\$25,000 to \$29,999.....	743	-	743
Number of Housing Units				\$30,000 to \$34,999.....	253	-	253
5 to 9.....	309,529	116,477	193,052	\$35,000 to \$39,999.....	-	-	-
10 to 14.....	70,499	18,848	51,651	\$40,000 to \$49,999.....	481	-	481
15 to 19.....	34,666	7,638	27,028	\$50,000 or more.....	288	-	288
20 to 24.....	27,754	5,955	21,799	Not reported.....	5,811	507	5,305
25 to 49.....	39,617	6,123	33,494	Median.....dollars..	7,200	4,000	7,400
Number of Buildings				Other properties.....	327,188	143,434	183,753
1.....	343,147	104,940	238,207	Value			
2 to 4.....	103,196	33,360	69,836	Less than \$25,000.....	73,367	38,715	34,652
5 or more.....	35,503	16,741	18,762	\$25,000 to \$49,999.....	109,277	40,900	68,377
Not reported.....	219	-	219	\$50,000 to \$74,999.....	80,271	25,617	54,654
Manner of Acquisition				\$75,000 to \$99,999.....	45,586	9,542	36,043
By purchase.....	432,015	112,778	319,236	\$100,000 to \$149,999.....	46,828	10,437	36,391
Placed one new mortgage.....	243,105	50,951	192,154	\$150,000 to \$199,999.....	25,192	3,730	21,462
Placed two or more mortgages.....	37,800	3,963	33,837	\$200,000 to \$299,999.....	23,885	3,020	20,864
Assumed mortgage(s) already on property.....	72,851	14,345	58,506	\$300,000 to \$499,999.....	17,006	1,154	15,852
Assumed mortgage already on property and placed new mortgage.....	30,668	3,346	27,322	\$500,000 or more.....	7,676	713	6,962
All cash.....	35,758	29,988	5,770	Not reported.....	52,981	21,213	31,767
Borrowed other than with mortgage.....	10,450	8,840	1,610	Median.....dollars..	59,900	42,200	70,300
Other.....	1,383	1,345	38	Mean.....dollars..	95,700	57,300	113,000
Not by purchase.....	45,144	37,725	7,419	Value Per Housing Unit			
Inheritance or gift.....	41,836	35,286	6,550	Less than \$5,000.....	136,123	62,412	73,709
Other.....	3,307	2,439	869	\$5,000 to \$7,499.....	88,954	33,135	55,819
Not reported.....	4,907	4,538	370	\$7,500 to \$9,999.....	68,809	15,494	53,315
Land and Building Acquisition				\$10,000 to \$12,499.....	59,871	9,642	50,228
During same 12-month period.....	424,062	135,370	288,692	\$12,500 to \$14,999.....	33,398	4,122	29,277
Acquired land previously.....	34,190	10,325	23,864	\$15,000 to \$17,499.....	18,483	3,572	14,911
Land not owned by building owner.....	2,733	800	1,933	\$17,500 to \$19,999.....	5,731	1,004	4,727
Not reported.....	21,081	8,545	12,536	\$20,000 to \$24,999.....	9,103	1,951	7,153
Year Property Acquired				\$25,000 to \$34,999.....	5,517	1,619	3,898
1969 to 1971 (part).....	94,532	14,095	80,437	\$35,000 to \$49,999.....	1,180	391	788
1967 and 1968.....	73,248	8,393	64,855	\$50,000 or more.....	1,917	484	1,433
1965 and 1966.....	58,166	8,716	49,451	Not reported.....	52,981	21,213	31,767
1960 to 1964.....	96,789	19,105	77,684	Median.....dollars..	7,200	5,300	8,300
1955 to 1959.....	46,693	22,377	24,316	Monthly Rental Receipts Per Housing Unit			
1950 to 1954.....	42,303	28,040	14,263	Acquired before 1970 <sup>1</sup> .....	419,915	142,112	277,803
1949 or earlier.....	70,334	54,316	16,018	Less than \$50.....	74,647	44,096	30,551
Not reported.....	-	-	-	\$50 to \$59.....	33,485	16,323	17,162
Year Built				\$60 to \$69.....	39,386	15,890	23,497
1969 and 1970 (part).....	10,239	308	9,931	\$70 to \$79.....	35,656	11,920	23,736
1967 and 1968.....	20,535	764	19,771	\$80 to \$89.....	34,759	8,614	26,146
1965 and 1966.....	22,659	1,382	21,277	\$90 to \$99.....	30,510	9,404	21,106
1960 to 1964.....	47,890	2,472	45,418	\$100 to \$119.....	52,488	12,209	40,279
1950 to 1959.....	55,290	12,920	42,370	\$120 to \$149.....	47,299	6,409	40,889
1940 to 1949.....	36,985	14,831	22,154	\$150 to \$174.....	18,086	1,466	16,619
1939 or earlier.....	275,806	119,686	156,119	\$175 to \$199.....	7,229	1,402	5,827
Not reported.....	12,662	2,677	9,985	\$200 to \$249.....	4,561	406	4,155
				\$250 to \$299.....	1,362	165	1,197
				\$300 or more.....	2,647	514	2,133
				No rental receipts.....	933	933	-
				Not reported.....	36,869	12,363	24,506
				Median.....dollars..	82	62	92
				Mean.....dollars..	90	69	101
				Acquired 1970 and 1971 (part).....	55,217	9,245	45,972

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1a. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

## PROPERTY CHARACTERISTICS--Continued

## Purchase Price as Percent of Value

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired by purchase.....	432,015	112,779	319,236
Purchased 1967 to 1971 (part).....	154,878	11,607	143,271
Less than 80 percent.....	33,127	3,627	29,500
80 to 89 percent.....	35,334	1,396	33,938
90 to 94 percent.....	14,841	900	13,942
95 to 99 percent.....	13,826	1,093	12,733
100 percent or more.....	49,196	3,800	45,397
Not reported.....	8,552	790	7,762
Median.....	91	92	91
Purchased 1960 to 1966.....	144,093	18,758	125,335
Less than 60 percent.....	21,816	5,294	16,522
60 to 79 percent.....	32,490	5,482	27,009
80 to 89 percent.....	25,452	1,805	23,647
90 to 99 percent.....	20,002	1,134	18,868
100 percent or more.....	22,228	2,686	19,542
Not reported.....	22,104	2,357	19,747
Median.....	82	70	83
Purchased 1959 or earlier.....	133,044	82,414	50,630
Less than 40 percent.....	30,151	21,159	8,992
40 to 59 percent.....	18,175	12,943	5,232
60 to 79 percent.....	26,888	16,201	10,686
80 to 99 percent.....	18,192	9,322	8,870
100 percent or more.....	13,992	6,828	7,164
Not reported.....	25,647	15,961	9,686
Median.....	63	58	71
Not acquired by purchase.....	50,051	42,262	7,789

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	419,915	142,112	277,803
Less than 5 percent.....	11,376	5,606	5,770
5 to 9 percent.....	45,621	18,822	26,799
10 to 14 percent.....	124,055	31,483	92,571
15 to 19 percent.....	83,016	25,245	57,771
20 to 24 percent.....	39,436	13,731	25,706
25 to 29 percent.....	16,382	6,959	9,424
30 to 39 percent.....	16,320	7,958	8,361
40 percent or more.....	9,389	3,946	5,442
Not reported or not computed.....	74,321	28,362	45,959
Median.....	14	15	14
Acquired 1970 and 1971 (part).....	55,217	9,245	45,972

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	419,915	142,112	277,803
Less than 1.0 percent.....	117,605	45,367	72,238
1.0 to 2.9 percent.....	39,788	8,660	31,127
3.0 to 4.9 percent.....	32,185	6,284	25,901
5.0 to 6.9 percent.....	26,267	6,441	19,826
7.0 to 8.9 percent.....	18,352	6,692	11,659
9.0 to 10.9 percent.....	21,432	7,574	13,858
11.0 to 12.9 percent.....	9,164	3,226	5,939
13.0 to 14.9 percent.....	10,230	3,828	6,404
15 percent or more.....	59,451	24,521	34,929
Not reported or not computed.....	85,442	29,519	55,923
Median.....	3.6	3.7	3.6
Acquired 1970 and 1971 (part).....	55,217	9,245	45,972

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	425,229	145,265	279,964
Less than \$100.....	99,191	47,579	51,612
\$100 to \$199.....	123,288	42,293	80,994
\$200 to \$299.....	88,951	24,261	64,690
\$300 to \$349.....	25,078	5,115	19,962
\$350 to \$399.....	17,425	4,025	13,400
\$400 to \$449.....	13,029	1,896	11,134
\$450 to \$499.....	7,975	1,494	6,481
\$500 to \$549.....	6,432	1,527	4,905
\$550 to \$599.....	4,469	380	4,089
\$600 to \$699.....	5,997	1,287	4,710
\$700 to \$799.....	2,020	496	1,523
\$800 or more.....	6,576	888	5,688
Not reported.....	24,798	14,024	10,773
Median.....dollars..	181	142	203
Acquired 1970 and 1971 (part).....	56,837	9,775	47,061

## United States

## RECURRING EXPENSES--Continued

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	425,229	145,265	279,964
Less than \$10.....	21,460	7,681	13,779
\$10 to \$14.....	33,302	11,307	21,995
\$15 to \$19.....	57,444	19,621	37,823
\$20 to \$24.....	66,807	16,687	50,120
\$25 to \$29.....	46,606	13,350	33,256
\$30 to \$39.....	50,790	16,637	34,153
\$40 to \$49.....	30,079	12,105	17,974
\$50 to \$59.....	17,891	6,193	11,698
\$60 or more.....	31,380	9,724	21,656
Not reported or not computed.....	69,468	31,960	37,508
Median.....dollars..	24	25	24

## Acquired 1970 and 1971 (part).....

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	419,915	142,112	277,803
Less than 5 percent.....	8,078	2,902	5,176
5 to 9 percent.....	40,587	16,019	24,567
10 to 14 percent.....	69,948	22,208	47,740
15 to 19 percent.....	87,766	26,914	60,852
20 to 24 percent.....	59,891	17,044	42,847
25 to 29 percent.....	44,349	14,459	29,890
30 to 34 percent.....	19,203	7,369	11,834
35 to 39 percent.....	10,675	4,292	6,383
40 percent or more.....	28,012	9,716	18,295
Not reported or not computed.....	51,407	21,188	30,219
Median.....	18	18	18

## Acquired 1970 and 1971 (part).....

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	419,915	142,112	277,803
Less than 20 percent.....	47,584	45,447	2,136
20 to 29 percent.....	47,827	41,882	5,945
30 to 39 percent.....	32,194	16,552	15,642
40 to 49 percent.....	32,817	6,828	25,988
50 to 59 percent.....	49,430	2,559	46,871
60 to 69 percent.....	47,282	2,350	44,933
70 to 79 percent.....	37,398	1,292	36,106
80 to 89 percent.....	25,717	757	24,960
90 to 99 percent.....	12,717	444	12,272
100 to 109 percent.....	8,447	163	8,284
110 percent or more.....	26,604	2,063	24,541
Not reported or not computed.....	51,899	21,774	30,126
Median.....	54	23	66

## Acquired 1970 and 1971 (part).....

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	356,544	121,862	234,682
Partnership.....	58,132	13,073	45,059
Real estate corporation.....	42,848	10,109	32,739
Real estate investment trust.....	4,959	560	4,399
Financial institution.....	2,106	1,350	756
Housing cooperative organization.....	2,640	685	1,955
Other.....	11,548	6,243	5,305
Not reported.....	3,288	1,158	2,130

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
5-to-49-housing-unit mortgaged properties.....	327,025	261,269	65,756	5,019	4,103	916	322,005	257,166	64,840
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	261,269	261,269	-	4,103	4,103	-	257,166	257,166	-
2.....	58,905	-	58,905	689	-	689	58,215	-	58,215
3 or more.....	6,851	-	6,851	226	-	226	6,624	-	6,624
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	311,148	246,378	64,770	5,019	4,103	916	306,129	242,275	63,854
Contract to purchase.....	15,877	14,891	986	-	-	-	15,877	14,891	986
Origin of First Mortgage									
Mortgage made at time property acquired.....	181,761	151,588	30,173	3,362	2,952	410	178,399	148,637	29,763
Mortgage assumed at time property acquired.....	71,944	42,413	29,531	1,502	996	505	70,442	41,417	29,025
Mortgage placed later than acquisition of property.....	73,320	67,268	6,052	155	155	-	73,164	67,113	6,052
Refinanced mortgage: Same lender.....	36,379	33,356	3,023	155	155	-	36,224	33,201	3,023
Different lender.....	24,041	21,100	2,941	-	-	-	24,041	21,100	2,941
Mortgage placed on property owned free and clear of debt.....	12,900	12,812	88	-	-	-	12,900	12,810	88
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	73,320	67,268	6,052	155	155	-	73,164	67,113	6,052
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	13,691	11,863	1,828	-	-	-	13,691	11,863	1,828
Secure better terms.....	9,141	7,872	1,268	-	-	-	9,141	7,872	1,268
Provide funds for additions, improvements, or repairs to this property.....	21,840	20,331	1,508	-	-	-	21,840	20,331	1,508
Provide funds for investment in other real estate.....	10,715	10,657	58	-	-	-	10,715	10,657	58
Provide funds for other types of investments.....	2,346	2,259	86	-	-	-	2,346	2,259	86
Provide funds for educational or medical expenses.....	148	148	-	-	-	-	148	148	-
Other reasons.....	6,223	6,002	222	-	-	-	6,223	6,002	222
Not reported.....	9,218	8,136	1,081	155	155	-	9,062	7,981	1,081
Other properties.....	253,705	194,001	59,704	4,864	3,948	916	248,841	190,053	58,788
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	98,753	74,116	24,637	1,790	1,361	430	96,963	72,756	24,207
1967 and 1968.....	74,648	57,430	17,217	598	261	337	74,049	57,169	16,880
1965 and 1966.....	55,531	44,913	10,618	540	391	149	54,991	44,522	10,469
1960 to 1964.....	81,669	70,087	11,581	442	442	-	81,226	69,645	11,581
1955 to 1959.....	12,671	11,427	1,244	459	459	-	12,212	10,968	1,244
1950 to 1954.....	2,372	1,967	404	768	768	-	1,603	1,199	404
1949 or earlier.....	1,381	1,328	54	421	421	-	960	907	54
First Mortgage Loan									
Less than \$10,000.....	24,407	20,958	3,448	390	219	170	24,017	20,739	3,278
\$10,000 to \$24,999.....	81,224	69,052	12,172	923	774	149	80,301	68,278	12,023
\$25,000 to \$49,999.....	90,093	72,060	18,033	828	491	337	89,265	71,569	17,696
\$50,000 to \$74,999.....	46,578	33,186	13,393	215	-	215	46,363	33,186	13,178
\$75,000 to \$99,999.....	23,313	18,097	5,216	347	303	45	22,965	17,794	5,171
\$100,000 to \$149,999.....	25,221	19,225	5,996	664	664	-	24,558	18,561	5,996
\$150,000 to \$199,999.....	14,008	11,192	2,816	575	575	-	13,434	10,617	2,816
\$200,000 to \$299,999.....	12,498	9,372	3,127	361	361	-	12,137	9,011	3,127
\$300,000 to \$499,999.....	7,452	6,107	1,346	278	278	-	7,173	5,827	1,346
\$500,000 or more.....	2,231	2,022	208	438	438	-	1,792	1,584	208
Median.....dollars..	41,000	39,000	48,900	86,000	119,800	...	40,800	38,800	49,100
Mean.....dollars..	68,200	67,000	73,100	176,000	206,800	...	66,500	64,800	73,600



Table 2a. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt									
Less than \$10,000.....	63,937	56,984	6,953	1,060	741	319	62,876	56,243	6,634
\$10,000 to \$24,999.....	82,242	67,245	14,997	288	288	-	81,954	66,957	14,997
\$25,000 to \$49,999.....	74,910	58,896	16,014	1,160	737	422	73,750	58,159	15,591
\$50,000 to \$74,999.....	39,356	26,962	12,394	456	282	174	38,900	26,680	12,219
\$75,000 to \$99,999.....	18,880	14,784	4,096	331	331	-	18,549	14,453	4,096
\$100,000 to \$149,999.....	20,258	15,123	5,135	738	738	-	19,520	14,385	5,135
\$150,000 to \$199,999.....	10,828	8,484	2,344	236	236	-	10,592	8,248	2,344
\$200,000 to \$299,999.....	9,667	7,127	2,540	127	127	-	9,541	7,000	2,540
\$300,000 to \$499,999.....	5,159	3,972	1,187	185	185	-	4,972	3,785	1,187
\$500,000 or more.....	1,789	1,693	96	438	438	-	1,351	1,255	96
Median.....dollars..	30,700	27,700	42,000	50,100	75,300	...	30,400	27,300	42,200
Mean.....dollars..	56,200	54,700	62,300	149,300	175,400	...	54,800	52,800	62,700
Total Mortgage Outstanding Debt									
Less than \$10,000.....	58,684	56,984	1,700	911	741	170	57,773	56,243	1,530
\$10,000 to \$24,999.....	80,503	67,245	13,258	288	288	-	80,216	66,957	13,258
\$25,000 to \$49,999.....	73,477	58,896	14,580	886	737	149	72,590	58,159	14,431
\$50,000 to \$74,999.....	39,813	26,962	12,851	748	282	466	39,065	26,680	12,385
\$75,000 to \$99,999.....	21,626	14,784	6,842	417	331	85	21,209	14,453	6,757
\$100,000 to \$149,999.....	22,057	15,123	6,934	783	738	45	21,274	14,385	6,890
\$150,000 to \$199,999.....	11,949	8,484	3,465	236	236	-	11,714	8,248	3,465
\$200,000 to \$299,999.....	10,681	7,127	3,553	127	127	-	10,554	7,000	3,553
\$300,000 to \$499,999.....	6,177	3,972	2,206	185	185	-	5,991	3,785	2,206
\$500,000 or more.....	2,058	1,693	365	438	438	-	1,620	1,255	365
Median.....dollars..	33,200	27,700	56,400	64,100	75,300	...	32,900	27,300	56,400
Mean.....dollars..	60,500	54,700	83,800	152,500	175,400	...	59,100	52,800	84,300
Interest Rate on First Mortgage									
Less than 5.0 percent.....	7,924	7,186	738	2,779	2,500	279	5,145	4,686	459
5.0 percent.....	8,588	7,229	1,359	-	-	-	8,588	7,229	1,359
5.1 to 5.9 percent.....	31,913	28,109	3,805	758	588	170	31,155	27,521	3,634
6.0 percent.....	93,660	77,481	16,179	72	72	-	93,588	77,409	16,179
6.1 to 6.4 percent.....	14,071	11,229	2,841	-	-	-	14,071	11,229	2,841
6.5 to 6.9 percent.....	58,731	44,858	13,873	335	224	111	58,396	44,633	13,763
7.0 percent.....	30,143	23,442	6,702	-	-	-	30,143	23,442	6,702
7.1 to 7.4 percent.....	10,540	7,172	3,368	-	-	-	10,540	7,172	3,368
7.5 to 7.9 percent.....	29,146	23,155	5,991	847	491	356	28,298	22,663	5,635
8.0 percent.....	17,415	13,682	3,733	-	-	-	17,415	13,682	3,733
8.1 to 8.4 percent.....	3,917	2,595	1,322	-	-	-	3,917	2,595	1,322
8.5 to 8.9 percent.....	9,232	7,063	2,169	227	227	-	9,004	6,836	2,169
9.0 percent.....	4,420	3,335	1,085	-	-	-	4,420	3,335	1,085
9.1 to 9.9 percent.....	4,331	2,241	2,090	-	-	-	4,331	2,241	2,090
10.0 percent or more.....	2,995	2,493	502	-	-	-	2,995	2,493	502
Median.....	6.7	6.6	6.8	4.5	4.1	...	6.7	6.6	6.8
Term of First Mortgage									
Less than 8 years.....	18,663	15,671	2,992	170	-	170	18,493	15,671	2,822
8 to 12 years.....	61,248	52,486	8,762	-	-	-	61,248	52,486	8,762
13 to 17 years.....	69,967	57,890	12,076	45	45	-	69,921	57,845	12,076
18 to 22 years.....	102,197	79,435	22,763	1,143	1,032	111	101,055	78,403	22,652
23 to 27 years.....	52,889	36,107	16,782	375	-	375	52,513	36,107	16,406
28 to 32 years.....	6,494	5,341	1,152	745	615	130	5,749	4,726	1,023
33 to 37 years.....	2,345	2,183	162	1,342	1,212	130	1,003	971	32
38 years or more.....	2,300	2,042	258	1,199	1,199	-	1,101	843	258
No stated term.....	10,922	10,114	808	-	-	-	10,922	10,114	808
Median.....	18.3	17.9	19.8	33.1	34.4	...	18.2	17.7	19.8
Holder of First Mortgage									
Commercial bank or trust company.....	47,918	41,376	6,543	325	155	170	47,593	41,221	6,372
Mutual savings bank.....	38,934	30,385	8,549	1,035	1,035	-	37,900	29,351	8,549
Savings and loan association.....	134,162	100,019	34,143	829	492	337	133,334	99,527	33,807
Life insurance company.....	27,597	20,602	6,995	1,531	1,251	279	26,066	19,351	6,716
Mortgage company.....	2,072	1,757	315	101	101	-	1,972	1,656	315
Federal agency.....	2,860	2,568	292	653	653	-	2,207	1,915	292
Federal National Mortgage Association.....	577	448	130	385	256	130	192	192	-
Real estate or construction company.....	1,690	1,582	107	-	-	-	1,690	1,582	107
Individual or individual's estate.....	63,002	55,715	7,287	-	-	-	63,002	55,715	7,287
Other.....	8,212	6,817	1,394	161	161	-	8,051	6,656	1,394

Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	95,458	77,527	17,932	1,873	1,592	281	93,585	75,934	17,651
Lender in same region.....	92,933	75,258	17,675	1,518	1,237	281	91,415	74,020	17,394
Lender in different region or outside United States.....	2,525	2,269	256	355	355	-	2,170	1,914	256
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	73,750	68,171	5,579	575	575	-	73,175	67,596	5,579
Lender in same region.....	68,652	63,192	5,460	249	249	-	68,403	62,943	5,460
Lender in different region or outside United States.....	5,099	4,980	119	327	327	-	4,772	4,653	119
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	54,772	44,423	10,349	1,379	1,250	130	53,393	43,174	10,219
Lender in same region.....	47,856	38,517	9,339	545	415	130	47,311	38,102	9,209
Lender in different region or outside United States.....	6,915	5,906	1,009	834	834	-	6,081	5,071	1,009
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	103,044	71,148	31,896	1,192	686	505	101,852	70,461	31,391
Lender in same region.....	91,666	63,790	27,875	226	-	226	91,439	63,790	27,649
Lender in different region or outside United States.....	11,379	7,357	4,022	966	686	279	10,414	6,671	3,743
Not reported.....	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage									
Holder.....	283,532	226,648	56,884	2,648	2,141	507	280,884	224,507	56,377
Agent.....	43,492	34,621	8,871	2,371	1,962	409	41,121	32,659	8,463
Holder's Acquisition of First Mortgage									
Originated by holder.....	285,022	228,996	56,026	2,170	1,688	482	282,852	227,308	55,544
Purchased from present servicer.....	20,533	16,178	4,355	1,290	901	389	19,243	15,277	3,966
Purchased from someone else.....	15,800	11,264	4,537	1,559	1,515	45	14,241	9,749	4,492
Not reported.....	5,669	4,832	838	-	-	-	5,669	4,832	838
First Mortgagee Participation in Property Income									
Yes.....	2,213	1,924	289	-	-	-	2,213	1,924	289
No.....	324,695	259,229	65,466	5,019	4,103	916	319,676	255,126	64,550
Not reported.....	116	116	-	-	-	-	116	116	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	251,538	192,204	59,334	4,864	3,948	916	246,674	188,256	58,418
Less than 40 percent.....	12,506	6,640	5,867	319	-	319	12,187	6,640	5,547
40 to 49 percent.....	14,031	9,082	4,949	487	443	45	13,544	8,640	4,904
50 to 59 percent.....	23,454	14,040	9,414	168	168	-	23,285	13,872	9,414
60 to 69 percent.....	47,012	29,125	17,888	610	369	240	46,403	28,755	17,648
70 to 79 percent.....	57,876	45,740	12,137	596	370	226	57,280	45,370	11,910
80 to 89 percent.....	40,252	35,726	4,526	974	888	85	39,278	34,838	4,440
90 to 94 percent.....	14,869	14,009	860	445	445	-	14,424	13,564	860
95 to 99 percent.....	8,817	7,749	1,068	280	280	-	8,537	7,469	1,068
100 percent or more.....	18,594	18,128	466	609	609	-	17,986	17,520	466
Not reported.....	14,127	11,966	2,161	377	377	-	13,750	11,589	2,161
Median.....	73	76	64	80	84	...	73	76	64
Other properties.....	75,487	69,065	6,422	155	155	-	75,331	68,910	6,422
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	251,538	192,204	59,334	4,864	3,948	916	246,674	188,256	58,418
Less than 40 percent.....	7,536	6,640	896	170	-	170	7,366	6,640	726
40 to 49 percent.....	9,412	9,082	330	443	443	-	8,969	8,640	330
50 to 59 percent.....	14,534	14,040	494	168	168	-	14,366	13,872	494
60 to 69 percent.....	31,925	29,125	2,800	369	369	-	31,556	28,755	2,800
70 to 79 percent.....	57,244	45,740	11,505	563	370	194	56,681	45,370	11,311
80 to 89 percent.....	57,032	35,726	21,306	888	888	-	56,143	34,838	21,306
90 to 94 percent.....	19,879	14,009	5,870	685	445	240	19,194	13,564	5,630
95 to 99 percent.....	13,191	7,749	5,442	280	280	-	12,911	7,469	5,442
100 percent or more.....	26,659	18,128	8,531	920	609	312	25,738	17,520	8,219
Not reported.....	14,127	11,966	2,161	377	377	-	13,750	11,589	2,161
Median.....	79	76	85	85	84	...	79	76	85
Other properties.....	75,487	69,065	6,422	155	155	-	75,331	68,910	6,422



Table 2a. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt as Percent of Value									
Less than 20 percent.....	43,592	37,358	6,234	639	469	170	42,953	36,890	6,064
20 to 29 percent.....	28,151	21,891	6,261	334	334	-	27,817	21,557	6,261
30 to 39 percent.....	35,114	27,756	7,358	680	570	111	34,433	27,186	7,247
40 to 49 percent.....	44,917	33,606	11,311	603	429	174	44,314	33,177	11,137
50 to 59 percent.....	54,876	38,770	16,105	809	497	312	54,067	38,274	15,793
60 to 69 percent.....	43,188	34,535	8,652	514	514	-	42,674	34,021	8,652
70 to 79 percent.....	23,846	20,342	3,504	170	170	-	23,676	20,172	3,504
80 to 89 percent.....	11,435	10,145	1,290	286	286	-	11,149	9,860	1,290
90 to 99 percent.....	6,414	5,932	482	302	302	-	6,112	5,631	482
100 percent or more.....	3,726	3,235	490	59	59	-	3,666	3,176	490
Not reported.....	31,767	27,698	4,069	624	475	149	31,143	27,223	3,920
Median.....	49	48	49	49	50	...	49	48	49
Total Outstanding Debt as Percent of Value									
Less than 20 percent.....	39,245	37,358	1,887	639	469	170	38,606	36,890	1,716
20 to 29 percent.....	24,220	21,891	2,330	334	334	-	23,887	21,557	2,330
30 to 39 percent.....	31,613	27,756	3,857	570	570	-	31,044	27,186	3,857
40 to 49 percent.....	38,882	33,606	5,276	429	429	-	38,453	33,177	5,276
50 to 59 percent.....	50,086	38,770	11,316	607	497	111	49,479	38,274	11,205
60 to 69 percent.....	46,289	34,535	11,753	644	514	130	45,645	34,021	11,624
70 to 79 percent.....	33,013	20,342	12,671	441	170	271	32,572	20,172	12,400
80 to 89 percent.....	16,976	10,145	6,831	286	286	-	16,690	9,860	6,831
90 to 99 percent.....	9,163	5,932	3,230	387	302	85	8,775	5,631	3,145
100 percent or more.....	5,771	3,235	2,535	59	59	-	5,711	3,176	2,535
Not reported.....	31,767	27,698	4,069	624	475	149	31,143	27,223	3,920
Median.....	52	48	65	53	50	...	52	48	65
MORTGAGE PAYMENTS AND OTHER EXPENSES									
Method of Payment of First Mortgage									
Regular payments required.....	326,023	260,267	65,756	5,019	4,103	916	321,003	256,164	64,840
Interest and principal.....	319,501	254,054	65,447	5,019	4,103	916	314,482	249,951	64,531
Fully amortized.....	277,736	222,728	55,008	5,019	4,103	916	272,717	218,625	54,092
Partially amortized.....	41,764	31,326	10,438	-	-	-	41,764	31,326	10,438
Principal only.....	685	685	-	-	-	-	685	685	-
Fully amortized.....	380	380	-	-	-	-	380	380	-
Partially amortized.....	305	305	-	-	-	-	305	305	-
Interest only.....	5,837	5,528	309	-	-	-	5,837	5,528	309
No regular payment required.....	1,002	1,002	-	-	-	-	1,002	1,002	-
Items Included in First Mortgage Payment									
Regular payments of both interest and principal.....	319,501	254,054	65,447	5,019	4,103	916	314,482	249,951	64,531
Real estate taxes and property insurance.....	68,344	50,932	17,411	4,753	3,837	916	63,591	47,095	16,495
With no other items.....	59,823	44,079	15,744	-	-	-	59,823	44,079	15,744
With other items.....	8,521	6,854	1,667	4,753	3,837	916	3,768	3,017	752
Real estate taxes only.....	58,671	47,122	11,549	-	-	-	58,671	47,122	11,549
Property insurance only.....	2,818	1,444	1,375	-	-	-	2,818	1,444	1,375
Other combinations or no other items.....	189,667	154,556	35,112	266	266	-	189,401	154,290	35,112
No regular payments of interest and principal...	7,524	7,215	309	-	-	-	7,524	7,215	309
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit									
Regular monthly payments of interest and/or principal.....	326,023	260,267	65,756	5,019	4,103	916	321,003	256,164	64,840
Less than \$50.....	219,228	176,277	42,951	3,661	2,972	689	215,567	173,305	42,262
\$50 to \$59.....	38,826	29,811	9,014	523	297	226	38,303	29,514	8,788
\$60 to \$69.....	25,905	19,939	5,966	28	28	-	25,877	19,911	5,966
\$70 to \$79.....	16,876	13,810	3,066	201	201	-	16,675	13,609	3,066
\$80 to \$89.....	7,815	5,928	1,888	-	-	-	7,815	5,928	1,888
\$90 to \$99.....	5,066	3,953	1,113	61	61	-	5,005	3,892	1,113
\$100 to \$119.....	6,019	5,116	903	-	-	-	6,019	5,116	903
\$120 to \$149.....	2,653	2,214	439	224	224	-	2,429	1,990	439
\$150 to \$174.....	809	602	208	93	93	-	716	508	208
\$175 to \$199.....	584	584	-	-	-	-	584	584	-
\$200 to \$249.....	910	819	92	-	-	-	910	819	92
\$250 to \$299.....	164	50	114	-	-	-	164	50	114
\$300 or more.....	1,166	1,164	2	227	227	-	939	937	2
Median.....dollars..	37	37	38	34	34	...	37	37	38
Mean.....dollars..	44	44	44	86	98	...	43	43	44
No regular payments required.....	1,002	1,002	-	-	-	-	1,002	1,002	-

Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	326,023	260,267	65,756	5,019	4,103	916	321,003	256,164	64,840
Less than \$70.....	266,390	226,027	40,363	3,837	3,297	540	262,553	222,730	39,823
\$70 to \$79.....	21,487	13,810	7,677	350	201	149	21,137	13,609	7,528
\$80 to \$89.....	12,115	5,928	6,188	-	-	-	12,115	5,928	6,188
\$90 to \$99.....	8,606	3,953	4,653	61	61	-	8,545	3,892	4,653
\$100 to \$119.....	7,455	5,116	2,339	226	-	226	7,229	5,116	2,113
\$120 to \$149.....	5,023	2,214	2,809	224	224	-	4,799	1,990	2,809
\$150 to \$174.....	1,033	602	431	93	93	-	939	508	431
\$175 to \$199.....	1,039	584	455	-	-	-	1,039	584	455
\$200 to \$249.....	1,158	819	339	-	-	-	1,158	819	339
\$250 to \$299.....	50	50	-	-	-	-	50	50	-
\$300 or more.....	1,666	1,164	502	227	227	-	1,439	937	502
Median.....dollars..	43	40	57	45	43	...	43	40	57
Mean.....dollars..	49	44	68	92	98	...	48	43	68
No regular payments required.....	1,002	1,002	-	-	-	-	1,002	1,002	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	305,945	244,908	61,037	4,371	3,774	597	301,574	241,134	60,440
Delinquent (30 days or more).....	17,042	12,847	4,195	500	329	170	16,543	12,518	4,025
1 to 3 payments.....	11,015	8,249	2,766	442	272	170	10,573	7,977	2,595
4 or more payments.....	6,027	4,598	1,429	57	57	-	5,970	4,541	1,429
Foreclosure in process.....	1,207	609	598	-	-	-	1,207	609	598
Foreclosure not in process.....	4,820	3,988	832	57	57	-	4,763	3,931	832
Not reported.....	3,036	2,512	524	149	-	149	2,886	2,512	374
No regular payments required.....	1,002	1,002	-	-	-	-	1,002	1,002	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	279,964	228,994	50,969	4,294	3,508	786	275,670	225,486	50,184
Less than \$100.....	51,612	46,884	4,728	793	794	-	50,820	46,091	4,728
\$100 to \$199.....	80,994	66,199	14,795	706	406	300	80,289	65,794	14,495
\$200 to \$299.....	64,690	50,808	13,882	1,078	929	149	63,612	49,879	13,733
\$300 to \$349.....	19,962	14,955	5,008	410	299	111	19,552	14,655	4,897
\$350 to \$399.....	13,400	9,203	4,197	28	28	-	13,372	9,175	4,197
\$400 to \$449.....	11,134	8,971	2,163	218	218	-	10,916	8,753	2,163
\$450 to \$499.....	6,481	5,002	1,479	501	501	-	5,980	4,501	1,479
\$500 to \$549.....	4,905	4,243	662	1	1	-	4,904	4,242	662
\$550 to \$599.....	4,089	2,725	1,364	275	49	226	3,814	2,677	1,137
\$600 to \$699.....	4,710	4,184	526	191	191	-	4,519	3,993	526
\$700 to \$799.....	1,523	1,159	365	-	-	-	1,523	1,159	365
\$800 or more.....	5,688	5,273	415	93	93	-	5,595	5,180	415
Not reported.....	10,773	9,388	1,386	-	-	-	10,773	9,388	1,386
Median.....dollars..	203	195	237	260	259	...	202	194	237
Acquired 1970 and 1971 (part).....	47,061	32,275	14,786	725	595	130	46,336	31,679	14,656
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	276,847	226,181	50,666	4,124	3,338	786	272,724	222,843	49,881
Less than 20 percent.....	24,949	19,643	5,306	396	-	396	24,553	19,643	4,909
20 to 29 percent.....	42,181	33,880	8,301	792	681	111	41,389	33,199	8,190
30 to 39 percent.....	60,158	48,000	12,158	973	824	149	59,185	47,177	12,009
40 to 49 percent.....	54,424	42,431	11,994	878	748	130	53,546	41,682	11,864
50 to 59 percent.....	31,862	26,913	4,949	185	185	-	31,677	26,728	4,949
60 to 69 percent.....	15,517	14,280	1,237	28	28	-	15,488	14,251	1,237
70 to 79 percent.....	5,987	5,335	652	253	253	-	5,734	5,082	652
80 to 89 percent.....	5,153	4,691	462	1	1	-	5,152	4,690	462
90 to 99 percent.....	1,363	1,293	70	-	-	-	1,363	1,293	70
100 percent or more.....	11,069	9,470	1,599	93	93	-	10,976	9,377	1,599
Not reported or not computed.....	24,185	20,245	3,940	524	524	-	23,661	19,721	3,940
Median.....	39	40	38	36	38	...	39	40	38
Other properties.....	46,928	32,141	14,786	725	595	130	46,202	31,546	14,656

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	276,847	226,181	50,666	4,124	3,338	786	272,724	222,843	49,881
Less than 20 percent.....	20,112	19,643	469	-	-	-	20,112	19,643	469
20 to 29 percent.....	36,496	33,880	2,616	681	681	-	35,815	33,199	2,616
30 to 39 percent.....	54,775	48,000	6,775	1,220	824	396	53,555	47,177	6,379
40 to 49 percent.....	53,189	42,431	10,758	859	748	111	52,330	41,682	10,647
50 to 59 percent.....	36,953	26,913	10,040	185	185	-	36,767	26,728	10,040
60 to 69 percent.....	20,750	14,280	6,471	158	28	130	20,592	14,251	6,341
70 to 79 percent.....	8,966	5,335	3,632	253	253	-	8,714	5,082	3,632
80 to 89 percent.....	6,674	4,691	1,982	150	1	149	6,523	4,690	1,833
90 to 99 percent.....	1,949	1,293	655	-	-	-	1,949	1,293	655
100 percent or more.....	12,798	9,470	3,328	93	93	-	12,705	9,377	3,328
Not reported or not computed.....	24,185	20,245	3,940	524	524	-	23,661	19,721	3,940
Median.....	42	40	52	39	38	...	42	40	52
Other properties.....	46,928	32,141	14,786	725	595	130	46,202	31,546	14,656
Real Estate Tax Per \$1,000 Value									
Acquired before 1970.....	279,964	228,994	50,969	4,294	3,508	786	275,670	225,486	50,184
Less than \$10.....	13,779	11,299	2,480	567	438	130	13,211	10,861	2,351
\$10 to \$14.....	21,995	18,076	3,919	281	281	-	21,714	17,795	3,919
\$15 to \$19.....	37,823	31,904	5,920	580	580	-	37,243	31,323	5,920
\$20 to \$24.....	50,120	39,595	10,525	371	371	-	49,749	39,224	10,525
\$25 to \$29.....	33,256	25,447	7,809	242	242	-	33,014	25,205	7,809
\$30 to \$39.....	34,153	27,814	6,339	564	283	281	33,590	27,531	6,058
\$40 to \$49.....	17,974	14,809	3,165	358	131	226	17,617	14,678	2,939
\$50 to \$59.....	11,698	10,142	1,556	70	70	-	11,628	10,072	1,556
\$60 or more.....	21,656	16,751	4,906	679	679	-	20,978	16,072	4,906
Not reported or not computed.....	37,508	33,158	4,350	582	433	149	36,927	32,725	4,201
Median.....dollars..	24	24	25	26	23	...	24	24	25
Acquired 1970 and 1971 (part).....	47,061	32,275	14,786	725	595	130	46,336	31,679	14,656
Real Estate Tax as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	277,803	227,137	50,666	4,124	3,338	786	273,680	223,799	49,881
Less than 5 percent.....	5,176	4,697	479	249	249	-	4,927	4,448	479
5 to 9 percent.....	24,567	20,786	3,781	231	102	130	24,336	20,685	3,651
10 to 14 percent.....	47,740	40,046	7,694	119	119	-	47,621	39,927	7,694
15 to 19 percent.....	60,852	47,724	13,128	1,105	708	396	59,747	47,016	12,731
20 to 24 percent.....	42,847	32,813	10,034	327	327	-	42,519	32,486	10,034
25 to 29 percent.....	29,890	24,539	5,351	642	382	260	29,248	24,157	5,092
30 to 34 percent.....	11,834	9,948	1,885	78	78	-	11,756	9,871	1,885
35 to 39 percent.....	6,383	4,519	1,863	363	363	-	6,020	4,156	1,863
40 percent or more.....	18,295	16,089	2,206	483	483	-	17,812	15,606	2,206
Not reported or not computed.....	30,219	25,974	4,245	526	526	-	29,693	25,448	4,245
Median.....	18	18	19	21	23	...	18	18	19
Acquired 1970 and 1971 (part).....	45,972	31,185	14,786	725	595	130	45,246	30,590	14,656
Selected Owner Expenses as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	277,803	227,137	50,666	4,124	3,338	786	273,680	223,799	49,881
Less than 20 percent.....	2,136	2,097	39	-	-	-	2,136	2,097	39
20 to 29 percent.....	5,945	5,518	427	-	-	-	5,945	5,518	427
30 to 39 percent.....	15,642	15,258	384	249	249	-	15,393	15,008	384
40 to 49 percent.....	25,988	24,134	1,855	66	66	-	25,923	24,068	1,855
50 to 59 percent.....	46,871	42,018	4,854	1,009	612	396	45,862	41,405	4,457
60 to 69 percent.....	44,933	34,473	10,459	234	234	-	44,698	34,239	10,459
70 to 79 percent.....	36,106	27,487	8,618	585	474	111	35,521	27,013	8,508
80 to 89 percent.....	24,960	17,683	7,277	430	301	130	24,530	17,383	7,147
90 to 99 percent.....	12,272	9,125	3,147	146	146	-	12,126	8,979	3,147
100 to 109 percent.....	8,284	6,221	2,063	384	384	-	7,900	5,837	2,063
110 percent or more.....	24,541	17,770	6,771	496	347	149	24,044	17,423	6,622
Not reported or not computed.....	30,126	25,354	4,772	524	524	-	29,602	24,829	4,772
Median.....	66	63	75	74	75	...	65	63	75
Acquired 1970 and 1971 (part).....	45,972	31,185	14,786	725	595	130	45,246	30,590	14,656

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS									
Location by Size of Place									
Inside SMSA's.....	287,788	225,536	62,252	4,492	3,577	916	283,295	221,959	61,336
1,000,000 or more.....	73,442	57,445	15,997	512	342	170	72,930	57,103	15,827
250,000 to 999,999.....	62,628	50,341	12,287	1,992	1,843	149	60,636	48,498	12,138
50,000 to 249,999.....	81,776	62,277	19,499	1,220	624	597	80,556	61,654	18,902
10,000 to 49,999.....	40,125	31,449	8,675	365	365	-	39,759	31,084	8,675
Less than 10,000 and rural.....	29,817	24,023	5,794	403	403	-	29,414	23,620	5,794
Outside SMSA's.....	39,237	35,734	3,503	527	527	-	38,710	35,207	3,503
10,000 or more.....	20,258	18,486	1,772	527	527	-	19,731	17,960	1,772
2,500 to 9,999.....	10,181	9,421	760	-	-	-	10,181	9,421	760
Less than 2,500 and rural.....	8,797	7,826	972	-	-	-	8,797	7,826	972
Number of Housing Units									
5 to 9.....	193,052	159,585	33,467	2,665	2,120	546	190,387	157,466	32,921
10 to 14.....	51,651	39,207	12,444	598	358	240	51,053	38,850	12,203
15 to 19.....	27,028	20,978	6,050	328	243	85	26,700	20,735	5,965
20 to 24.....	21,799	15,785	6,014	364	364	-	21,435	15,420	6,014
25 to 49.....	33,494	25,714	7,780	1,064	1,019	45	32,431	24,695	7,735
Number of Buildings									
1.....	238,207	188,029	50,178	3,496	2,776	720	234,711	185,253	49,458
2 to 4.....	69,836	57,962	11,875	1,322	1,126	196	68,515	56,836	11,679
5 or more.....	18,762	15,279	3,483	202	202	-	18,560	15,077	3,483
Not reported.....	219	-	219	-	-	-	219	-	219
Manner of Acquisition									
By purchase.....	319,236	254,308	64,928	5,019	4,103	916	314,217	250,204	64,013
Placed one new mortgage.....	192,154	180,530	11,623	3,236	3,106	130	188,918	177,424	11,494
Placed two or more mortgages.....	33,837	12,497	21,340	282	1	281	33,556	12,496	21,059
Assumed mortgages(s) already on property.....	58,506	46,713	11,793	952	907	45	57,554	45,806	11,748
Assumed mortgage already on property and placed new mortgage.....	27,322	7,388	19,934	550	89	461	26,772	7,298	19,474
All cash.....	5,770	5,770	-	-	-	-	5,770	5,770	-
Borrowed other than with a mortgage.....	1,610	1,372	238	-	-	-	1,610	1,372	238
Other.....	38	38	-	-	-	-	38	38	-
Not by purchase.....	7,419	6,592	827	-	-	-	7,419	6,592	827
Inheritance or gift.....	6,550	5,725	825	-	-	-	6,550	5,725	825
Other.....	869	867	2	-	-	-	869	867	2
Not reported.....	370	370	-	-	-	-	370	370	-
Land and Building Acquisition									
During same 12-month period.....	288,692	227,704	60,988	4,098	3,312	786	284,594	224,392	60,201
Acquired land previously.....	23,864	22,075	1,790	520	391	130	23,344	21,684	1,660
Land not owned by building owner.....	1,933	1,127	806	259	259	-	1,674	868	806
Not reported.....	12,536	10,364	2,172	142	142	-	12,394	10,222	2,172
Year Property Acquired									
1969 to 1971 (part).....	80,437	57,664	22,773	1,611	1,311	300	78,826	56,353	22,472
1967 and 1968.....	64,855	47,826	17,029	732	266	466	64,123	47,561	16,562
1965 and 1966.....	49,451	39,384	10,066	540	391	149	48,910	38,993	9,917
1960 to 1964.....	77,684	65,757	11,927	442	442	-	77,242	65,315	11,927
1955 to 1959.....	24,316	22,203	2,113	459	459	-	23,857	21,744	2,113
1950 to 1954.....	14,263	13,821	442	808	808	-	13,156	13,013	442
1949 or earlier.....	16,018	14,613	1,405	427	427	-	15,591	14,186	1,405
Not reported.....	-	-	-	-	-	-	-	-	-
Year Built									
1969 and 1970 (part).....	9,931	8,238	1,692	288	288	-	9,643	7,951	1,692
1967 and 1968.....	19,771	15,671	4,100	305	176	130	19,465	15,495	3,970
1965 and 1966.....	21,277	17,025	4,252	422	196	226	20,854	16,829	4,026
1960 to 1964.....	45,418	33,295	12,123	85	85	-	45,333	33,210	12,123
1950 to 1959.....	42,370	30,914	11,456	930	800	130	41,440	30,114	11,325
1940 to 1949.....	22,154	18,353	3,801	1,749	1,489	260	20,405	16,864	3,541
1939 or earlier.....	156,119	129,555	26,565	1,009	839	170	155,110	128,716	26,395
Not reported.....	9,985	8,219	1,767	231	231	-	9,754	7,987	1,767



Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to 1971 (part).....	143,271	103,784	39,487	2,343	1,576	767	140,928	102,208	38,720
Less than \$5,000.....	42,354	35,210	7,144	423	253	170	41,931	34,957	6,974
\$5,000 to \$7,499.....	27,175	18,616	8,558	411	170	241	26,764	18,446	8,318
\$7,500 to \$9,999.....	28,251	18,875	9,376	392	262	130	27,859	18,613	9,246
\$10,000 to \$12,499.....	19,736	12,084	7,652	257	30	226	19,479	12,053	7,426
\$12,500 to \$14,999.....	10,341	6,227	4,113	59	59	-	10,281	6,168	4,113
\$15,000 to \$17,499.....	4,501	3,196	1,305	175	175	-	4,326	3,021	1,305
\$17,500 to \$19,999.....	1,810	1,557	253	32	32	-	1,778	1,525	253
\$20,000 to \$24,999.....	2,035	1,609	426	29	29	-	2,006	1,579	426
\$25,000 to \$29,999.....	743	743	-	224	224	-	518	518	-
\$30,000 to \$34,999.....	253	208	44	-	-	-	253	208	44
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-
\$40,000 to \$49,999.....	481	437	43	-	-	-	481	437	43
\$50,000 or more.....	288	227	61	227	227	-	61	-	61
Not reported.....	5,305	4,794	510	114	114	-	5,191	4,681	510
Median.....dollars..	7,400	6,900	8,500	...	...	...	7,400	6,900	8,500
Other properties.....	183,753	157,485	26,269	2,676	2,527	149	181,077	154,958	26,120
Value									
Less than \$25,000.....	34,652	32,764	1,888	492	492	-	34,160	32,272	1,888
\$25,000 to \$49,999.....	68,377	57,014	11,363	593	423	170	67,784	56,591	11,193
\$50,000 to \$74,999.....	54,654	43,595	11,060	402	402	-	54,252	43,193	11,060
\$75,000 to \$99,999.....	36,043	26,536	9,507	590	168	422	35,453	26,368	9,085
\$100,000 to \$149,999.....	36,391	25,524	10,867	300	171	130	36,090	25,353	10,737
\$150,000 to \$199,999.....	21,462	15,540	5,922	849	804	45	20,613	14,735	5,877
\$200,000 to \$299,999.....	20,864	15,799	5,065	324	324	-	20,540	15,475	5,065
\$300,000 to \$499,999.....	15,852	11,258	4,594	324	324	-	15,528	10,934	4,594
\$500,000 or more.....	6,962	5,542	1,420	520	520	-	6,443	5,022	1,420
Not reported.....	31,767	27,698	4,069	624	475	149	31,143	27,223	3,920
Median.....dollars..	70,300	65,400	92,100	120,000	159,800	...	70,000	65,100	92,300
Mean.....dollars..	113,000	107,300	134,600	243,800	277,800	...	111,100	104,600	135,200
Value Per Housing Unit									
Less than \$5,000.....	73,709	65,489	8,220	492	492	-	73,218	64,998	8,220
\$5,000 to \$7,499.....	55,819	43,318	12,501	1,154	853	300	54,665	42,465	12,201
\$7,500 to \$9,999.....	53,315	42,169	11,146	864	754	111	52,451	41,415	11,036
\$10,000 to \$12,499.....	50,228	35,981	14,247	410	280	130	49,818	35,701	14,117
\$12,500 to \$14,999.....	29,277	21,888	7,388	259	32	226	29,018	21,856	7,162
\$15,000 to \$17,499.....	14,911	10,537	4,375	229	229	-	14,682	10,307	4,375
\$17,500 to \$19,999.....	4,727	3,939	787	111	111	-	4,615	3,828	787
\$20,000 to \$24,999.....	7,153	5,195	1,958	392	392	-	6,761	4,803	1,958
\$25,000 to \$34,999.....	3,898	3,353	544	224	224	-	3,673	3,129	544
\$35,000 to \$49,999.....	788	677	112	-	-	-	788	677	112
\$50,000 or more.....	1,433	1,025	408	259	259	-	1,173	765	408
Not reported.....	31,767	27,698	4,069	624	475	149	31,143	27,223	3,920
Median.....dollars..	8,300	8,000	9,800	9,100	9,100	...	8,300	8,000	9,800
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....	277,803	227,137	50,666	4,124	3,338	786	273,680	223,799	49,881
Less than \$50.....	30,551	28,030	2,521	525	525	-	30,026	27,505	2,521
\$50 to \$59.....	17,162	15,385	1,777	-	-	-	17,162	15,385	1,777
\$60 to \$69.....	23,497	19,698	3,799	36	36	-	23,461	19,662	3,799
\$70 to \$79.....	23,736	19,529	4,208	362	362	-	23,375	19,167	4,208
\$80 to \$89.....	26,146	21,244	4,901	665	346	319	25,481	20,899	4,582
\$90 to \$99.....	21,106	16,653	4,454	437	308	130	20,669	16,345	4,324
\$100 to \$119.....	40,279	32,364	7,915	659	548	111	39,620	31,816	7,804
\$120 to \$149.....	40,889	30,796	10,093	375	375	-	40,514	30,421	10,093
\$150 to \$174.....	16,619	12,676	3,943	116	116	-	16,503	12,560	3,943
\$175 to \$199.....	5,827	4,426	1,401	199	199	-	5,628	4,227	1,401
\$200 to \$249.....	4,155	3,107	1,048	-	-	-	4,155	3,107	1,048
\$250 to \$299.....	1,197	967	230	226	-	226	971	967	3
\$300 or more.....	2,133	1,696	436	-	-	-	2,133	1,696	436
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	24,506	20,566	3,940	524	524	-	23,982	20,042	3,940
Median.....dollars..	92	89	104	94	94	...	92	89	104
Mean.....dollars..	101	99	111	107	97	...	101	99	111
Acquired 1970 and 1971 (part).....	45,972	31,185	14,786	725	595	130	45,246	30,590	14,656

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price as Percent of Value									
Acquired by purchase.....	319,236	254,308	64,928	5,019	4,103	916	314,217	250,204	64,012
Purchased 1967 to 1971 (part).....	143,271	103,784	39,487	2,343	1,576	767	140,928	102,208	38,720
Less than 80 percent.....	29,500	23,109	6,391	612	371	240	28,888	22,737	6,151
80 to 89 percent.....	33,938	22,725	11,214	759	533	226	33,180	22,192	10,987
90 to 94 percent.....	13,942	9,137	4,804	200	29	170	13,742	9,108	4,634
95 to 99 percent.....	12,733	8,269	4,464	95	95	-	12,638	8,174	4,464
100 percent or more.....	45,397	33,769	11,628	565	435	130	44,832	33,334	11,498
Not reported.....	7,762	6,776	986	114	114	-	7,648	6,662	986
Median.....	91	91	91	...	...	...	91	91	91
Purchased 1960 to 1966.....	125,335	103,403	21,932	982	833	149	124,352	102,569	21,783
Less than 60 percent.....	16,522	14,993	1,530	-	-	-	16,522	14,993	1,530
60 to 79 percent.....	27,009	23,189	3,820	198	198	-	26,811	22,991	3,820
80 to 89 percent.....	23,647	19,063	4,584	219	219	-	23,428	18,844	4,584
90 to 99 percent.....	18,868	15,051	3,817	101	101	-	18,768	14,951	3,817
100 percent or more.....	19,542	15,083	4,459	195	195	-	19,346	14,887	4,459
Not reported.....	19,747	16,024	3,723	269	120	149	19,477	15,904	3,574
Median.....	83	82	88	...	...	...	83	82	88
Purchased 1959 or earlier.....	50,630	47,121	3,509	1,694	1,694	-	48,937	45,427	3,509
Less than 40 percent.....	8,992	8,381	610	38	38	-	8,953	8,343	610
40 to 59 percent.....	5,232	4,656	575	40	40	-	5,192	4,616	575
60 to 79 percent.....	10,686	10,406	280	291	291	-	10,396	10,116	280
80 to 99 percent.....	8,870	7,849	1,021	713	713	-	8,157	7,135	1,021
100 percent or more.....	7,164	6,650	514	262	262	-	6,902	6,388	514
Not reported.....	9,686	9,178	508	349	349	-	9,337	8,829	508
Median.....	71	71	80	...	...	-	70	70	80
Not acquired by purchase.....	7,789	6,962	827	-	-	-	7,789	6,962	827
Rental Receipts as Percent of Value									
Acquired before 1970 <sup>1</sup> .....	277,803	227,137	50,666	4,124	3,338	786	273,680	223,799	49,881
Less than 5 percent.....	5,770	5,330	440	-	-	-	5,770	5,330	440
5 to 9 percent.....	26,799	22,238	4,560	975	975	-	25,824	21,264	4,560
10 to 14 percent.....	92,571	72,972	19,599	1,116	876	240	91,455	72,096	19,359
15 to 19 percent.....	57,771	46,376	11,396	349	349	-	57,423	46,027	11,396
20 to 24 percent.....	25,706	21,486	4,220	509	339	170	25,196	21,147	4,050
25 to 29 percent.....	9,424	7,237	2,187	226	-	226	9,198	7,237	1,961
30 to 39 percent.....	8,361	7,484	877	-	-	-	8,361	7,484	877
40 percent or more.....	5,442	4,500	942	-	-	-	5,442	4,500	942
Not reported or not computed.....	45,959	39,513	6,446	949	800	149	45,010	38,713	6,297
Median.....	14	14	14	12	...	...	14	14	14
Acquired 1970 and 1971 (part).....	45,972	31,185	14,786	725	595	130	45,246	30,590	14,656
Rental Vacancy Losses as Percent of Potential Receipts									
Acquired before 1970 <sup>1</sup> .....	277,803	227,137	50,666	4,124	3,338	786	273,680	223,799	49,881
Less than 1.0 percent.....	72,238	60,865	11,373	1,776	1,606	170	70,462	59,258	11,203
1.0 to 2.9 percent.....	31,127	24,473	6,654	348	199	149	30,780	24,275	6,505
3.0 to 4.9 percent.....	25,901	19,772	6,129	603	266	337	25,298	19,506	5,792
5.0 to 6.9 percent.....	19,826	14,889	4,936	104	104	-	19,721	14,784	4,936
7.0 to 8.9 percent.....	11,659	9,231	2,428	48	48	-	11,611	9,183	2,428
9.0 to 10.9 percent.....	13,858	10,490	3,367	64	64	-	13,793	10,426	3,367
11.0 to 12.9 percent.....	5,939	4,153	1,786	254	254	-	5,685	3,898	1,786
13.0 to 14.9 percent.....	6,404	5,630	773	-	-	-	6,404	5,630	773
15 percent or more.....	34,929	30,311	4,618	272	272	-	34,657	30,039	4,618
Not reported or not computed.....	55,923	47,322	8,600	654	524	130	55,269	46,798	8,471
Median.....	3.6	3.5	3.9	0.9	0.8	...	3.7	3.5	4.0
Acquired 1970 and 1971 (part).....	45,972	31,185	14,786	725	595	130	45,246	30,590	14,656
OWNER CHARACTERISTICS									
Type of Owner									
Individual.....	234,682	187,258	47,424	1,847	1,398	449	232,835	185,860	46,975
Partnership.....	45,059	33,752	11,307	1,021	640	382	44,037	33,112	10,925
Real estate corporation.....	32,739	27,433	5,306	1,419	1,419	-	31,320	26,015	5,306
Real estate investment trust.....	4,399	3,643	757	-	-	-	4,399	3,643	757
Financial institution.....	756	756	-	-	-	-	756	756	-
Housing cooperative organization.....	1,955	1,887	68	560	560	-	1,396	1,328	68
Other.....	5,305	4,665	639	146	61	85	5,159	4,605	554
Not reported.....	2,130	1,875	255	27	27	-	2,104	1,848	255

<sup>1</sup>Excludes properties with less than half of units in rental mark. during all of year preceding survey.



Table 3. **First Mortgage Debt by Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
First mortgage debt on 5-to-49-housing-unit properties.....	18,385	14,287	4,098	749	720	30	17,636	13,568	4,068
Average first mortgage debt per property.....	56,200	54,700	62,300	149,300	175,400	32,400	54,800	52,800	62,700
MORTGAGE CHARACTERISTICS									
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	17,597	13,568	4,029	749	720	30	16,847	12,848	3,999
Contract to purchase.....	789	720	69	-	-	-	789	720	69
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	6,635	5,008	1,627	427	412	15	6,208	4,596	1,612
1967 and 1968.....	4,865	3,693	1,172	102	89	13	4,763	3,604	1,159
1965 and 1966.....	3,134	2,448	686	58	57	1	3,076	2,392	684
1960 to 1964.....	3,436	2,843	593	75	75	-	3,361	2,768	593
1955 to 1959.....	225	207	18	22	22	-	203	185	18
1950 to 1954.....	50	50	1	36	36	-	14	14	1
1949 or earlier.....	40	39	1	29	29	-	11	10	1
First Mortgage Loan									
Less than \$10,000.....	96	83	13	1	-	1	95	83	12
\$10,000 to \$24,999.....	913	751	162	8	7	1	904	744	160
\$25,000 to \$49,999.....	2,412	1,878	534	29	16	13	2,383	1,862	521
\$50,000 to \$74,999.....	2,322	1,604	718	11	-	11	2,311	1,604	707
\$75,000 to \$99,999.....	1,577	1,199	378	16	13	3	1,561	1,186	375
\$100,000 to \$149,999.....	2,478	1,859	619	66	66	-	2,412	1,793	619
\$150,000 to \$199,999.....	1,986	1,559	428	63	63	-	1,923	1,496	428
\$200,000 to \$299,999.....	2,572	1,894	678	53	53	-	2,520	1,841	678
\$300,000 to \$499,999.....	2,400	1,940	461	91	91	-	2,309	1,848	461
\$500,000 or more.....	1,629	1,522	107	411	411	-	1,218	1,110	107
First Mortgage Outstanding Debt									
Less than \$10,000.....	320	281	39	5	3	2	315	278	37
\$10,000 to \$24,999.....	1,343	1,093	250	4	4	-	1,339	1,089	250
\$25,000 to \$49,999.....	2,653	2,075	578	42	25	17	2,610	2,049	561
\$50,000 to \$74,999.....	2,408	1,653	755	28	18	10	2,380	1,635	745
\$75,000 to \$99,999.....	1,639	1,286	353	30	30	-	1,609	1,257	353
\$100,000 to \$149,999.....	2,473	1,854	619	89	89	-	2,384	1,765	619
\$150,000 to \$199,999.....	1,869	1,470	399	41	41	-	1,829	1,429	399
\$200,000 to \$299,999.....	2,346	1,735	613	34	34	-	2,313	1,700	613
\$300,000 to \$499,999.....	1,887	1,458	430	66	66	-	1,822	1,392	430
\$500,000 or more.....	1,446	1,385	62	411	411	-	1,036	975	62
Interest Rate on First Mortgage									
Less than 5.0 percent.....	454	436	17	266	257	9	187	179	8
5.0 percent.....	180	127	53	-	-	-	180	127	53
5.1 to 5.9 percent.....	1,655	1,348	307	112	112	1	1,543	1,236	306
6.0 percent.....	3,767	2,897	870	21	21	-	3,747	2,876	870
6.1 to 6.4 percent.....	1,086	871	215	-	-	-	1,086	871	215
6.5 to 6.9 percent.....	3,483	2,568	914	31	27	4	3,452	2,542	911
7.0 percent.....	1,845	1,419	426	-	-	-	1,845	1,419	426
7.1 to 7.4 percent.....	842	625	217	-	-	-	842	625	217
7.5 to 7.9 percent.....	1,818	1,457	360	45	29	16	1,772	1,428	344
8.0 percent.....	1,079	827	252	-	-	-	1,079	827	252
8.1 to 8.4 percent.....	404	318	86	-	-	-	404	318	86
8.5 to 8.9 percent.....	928	775	154	274	274	-	654	501	154
9.0 percent.....	287	216	71	-	-	-	287	216	71
9.1 to 9.9 percent.....	452	310	141	-	-	-	452	310	141
10.0 percent or more.....	108	93	14	-	-	-	108	93	14
Variable Interest Rate on First Mortgage									
Yes.....	3,555	2,623	933	-	-	-	3,555	2,623	933
No.....	14,830	11,665	3,165	749	720	30	14,081	10,945	3,136
Not reported.....	-	-	-	-	-	-	-	-	-

**Table 3. First Mortgage Debt by Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>Term of First Mortgage</b>									
Less than 8 years.....	568	446	121	1	-	1	567	446	120
8 to 12 years.....	2,000	1,659	341	-	-	-	2,000	1,659	341
13 to 17 years.....	2,128	1,693	434	8	8	-	2,120	1,686	434
18 to 22 years.....	6,655	5,128	1,527	16	12	4	6,639	5,116	1,523
23 to 27 years.....	5,339	3,833	1,506	11	-	11	5,329	3,833	1,496
28 to 32 years.....	564	452	113	58	51	7	506	400	106
33 to 37 years.....	226	213	14	109	102	7	117	111	6
38 years or more.....	662	646	16	547	547	-	115	99	16
No stated term.....	243	217	26	-	-	-	243	217	26
<b>Holder of First Mortgage</b>									
Commercial bank or trust company.....	2,071	1,801	269	19	18	1	2,052	1,783	268
Mutual savings bank.....	2,302	1,782	520	96	96	-	2,207	1,687	520
Savings and loan association.....	7,794	5,675	2,119	15	2	13	7,779	5,673	2,106
Life insurance company.....	2,981	2,259	721	84	75	9	2,897	2,184	712
Mortgage company.....	109	69	41	20	20	-	89	48	41
Federal agency.....	660	642	18	442	442	-	218	200	18
Federal National Mortgage Association.....	50	43	7	48	41	7	2	2	-
Real estate or construction company.....	101	98	3	-	-	-	101	98	3
Individual or individual's estate.....	1,953	1,636	317	-	-	-	1,953	1,636	317
Other.....	364	281	83	26	26	-	339	255	83
<b>Location of First Mortgage Holder</b>									
Property in Northeast region.....	4,498	3,534	964	406	401	4	4,092	3,133	960
Lender in same region.....	4,051	3,093	957	80	76	5	3,971	3,018	953
Lender in different region or outside United States.....	447	440	7	325	325	-	121	115	7
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	4,202	3,787	415	133	133	-	4,069	3,654	415
Lender in same region.....	3,545	3,146	399	35	35	-	3,510	3,111	399
Lender in different region or outside United States.....	657	641	16	98	98	-	559	544	16
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	2,790	2,295	496	76	69	7	2,715	2,226	489
Lender in same region.....	2,035	1,635	399	39	32	7	1,996	1,603	392
Lender in different region or outside United States.....	756	659	96	36	36	-	720	622	96
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	6,895	4,672	2,223	135	117	18	6,760	4,555	2,205
Lender in same region.....	5,638	3,835	1,803	9	-	9	5,629	3,835	1,794
Lender in different region or outside United States.....	1,257	838	420	126	118	9	1,131	720	410
Not reported.....	-	-	-	-	-	-	-	-	-
<b>Servicing of First Mortgage</b>									
Holder.....	14,885	11,503	3,382	488	475	13	14,397	11,028	3,369
Agent.....	3,501	2,785	716	261	245	16	3,239	2,539	700
<b>First Mortgage Outstanding Debt as Percent of Value</b>									
Less than 20 percent.....	379	307	72	2	1	1	377	305	71
20 to 29 percent.....	660	507	153	43	43	-	617	463	153
30 to 39 percent.....	1,177	832	346	28	24	4	1,150	808	342
40 to 49 percent.....	2,220	1,591	630	41	31	10	2,179	1,560	619
50 to 59 percent.....	3,591	2,441	1,151	26	13	13	3,565	2,428	1,137
60 to 69 percent.....	3,735	2,779	956	75	75	-	3,661	2,705	956
70 to 79 percent.....	2,210	1,826	383	49	49	-	2,161	1,778	383
80 to 89 percent.....	1,143	1,027	116	71	71	-	1,073	956	116
90 to 99 percent.....	1,081	1,046	35	306	306	-	775	740	35
100 percent or more.....	255	194	61	22	22	-	233	172	61
Not reported.....	1,933	1,738	195	87	86	1	1,846	1,652	194
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>									
<b>Method of Payment of First Mortgage</b>									
Regular payments required.....	18,376	14,278	4,098	749	720	30	17,627	13,559	4,068
Interest and principal.....	17,945	13,850	4,095	749	720	30	17,195	13,130	4,065
Fully amortized.....	15,651	12,201	3,450	749	720	30	14,901	11,481	3,420
Partially amortized.....	2,294	1,649	645	-	-	-	2,294	1,649	645
Principal only.....	22	22	-	-	-	-	22	22	-
Fully amortized.....	14	14	-	-	-	-	14	14	-
Partially amortized.....	9	9	-	-	-	-	9	9	-
Interest only.....	410	406	3	-	-	-	410	406	3
No regular payment required.....	9	9	-	-	-	-	9	9	-



Table 3. **First Mortgage Debt by Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**—Continued

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	18,376	14,278	4,098	749	720	30	17,627	13,559	4,068
Less than \$50.....	6,680	4,976	1,704	222	201	21	6,458	4,775	1,684
\$50 to \$59.....	3,029	2,342	687	102	93	9	2,927	2,249	678
\$60 to \$69.....	2,391	1,830	560	16	16	-	2,375	1,815	560
\$70 to \$79.....	1,851	1,455	397	35	35	-	1,816	1,420	397
\$80 to \$89.....	1,160	830	330	-	-	-	1,160	830	330
\$90 to \$99.....	685	568	117	49	49	-	636	519	117
\$100 to \$119.....	764	619	144	-	-	-	764	619	144
\$120 to \$149.....	508	441	67	27	27	-	481	414	67
\$150 to \$174.....	134	90	44	26	26	-	108	64	44
\$175 to \$199.....	83	83	-	-	-	-	83	83	-
\$200 to \$249.....	156	146	10	-	-	-	156	146	10
\$250 to \$299.....	81	45	36	-	-	-	81	45	36
\$300 or more.....	856	855	1	274	274	-	582	581	1
No regular payments required.....	9	9	-	-	-	-	9	9	-

Current Status of First Mortgage Payments

Current or ahead of schedule.....	17,541	13,661	3,881	727	700	27	16,814	12,961	3,853
Delinquent (30 days or more).....	740	541	198	21	20	1	719	521	198
1 to 3 payments.....	498	383	114	3	2	1	495	382	114
4 or more payments.....	242	158	84	18	18	-	224	140	84
Foreclosure in process.....	60	27	32	-	-	-	60	27	32
Foreclosure not in process.....	182	130	52	18	18	-	164	112	52
Not reported.....	95	77	19	1	-	1	94	77	17
No regular payments required.....	9	9	-	-	-	-	9	9	-

Interest and Principal Payments on First Mortgage as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	15,196	12,000	3,196	371	349	22	14,825	11,651	3,174
Less than 20 percent.....	548	417	130	10	-	10	538	417	120
20 to 29 percent.....	1,328	1,006	322	24	20	4	1,304	986	318
30 to 39 percent.....	3,196	2,430	765	74	73	1	3,121	2,357	764
40 to 49 percent.....	3,952	3,031	922	141	134	7	3,812	2,897	915
50 to 59 percent.....	2,245	1,761	485	43	43	-	2,203	1,718	485
60 to 69 percent.....	821	715	106	15	15	-	806	701	106
70 to 79 percent.....	312	281	32	4	4	-	309	277	32
80 to 89 percent.....	234	209	26	1	1	-	234	208	26
90 to 99 percent.....	114	98	16	-	-	-	114	98	16
100 percent or more.....	703	567	136	26	26	-	677	541	136
Not reported or not computed.....	1,742	1,485	257	35	35	-	1,707	1,450	257
Other properties.....	3,065	2,170	896	372	364	7	2,693	1,805	888

Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	15,196	12,000	3,196	371	349	22	14,825	11,651	3,174
Less than 20 percent.....	426	417	8	-	-	-	426	417	8
20 to 29 percent.....	1,089	1,006	83	20	20	-	1,069	986	83
30 to 39 percent.....	2,734	2,430	304	83	73	10	2,652	2,357	294
40 to 49 percent.....	3,679	3,031	648	137	134	4	3,541	2,897	644
50 to 59 percent.....	2,569	1,761	808	43	43	-	2,526	1,718	808
60 to 69 percent.....	1,163	715	448	22	15	7	1,142	701	441
70 to 79 percent.....	526	281	245	4	4	-	522	277	245
80 to 89 percent.....	332	209	123	2	1	1	330	208	122
90 to 99 percent.....	147	98	48	-	-	-	147	98	48
100 percent or more.....	790	567	223	26	26	-	764	541	223
Not reported or not computed.....	1,742	1,485	257	35	35	-	1,707	1,450	257
Other properties.....	3,065	2,170	896	372	364	7	2,693	1,805	888

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 4. Total Mortgage Debt by Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base derived figures (percent, median, etc.) and meaning of symbols, see text.)

**United States**

Total mortgage debt on 5-49-housing-unit properties.....	19,799	765	19,033
Average total mortgage debt per property.....	60,500	152,500	59,100
MORTGAGE CHARACTERISTICS			
Total Mortgage Loan			
Less than \$10,000.....	84	1	84
\$10,000 to \$24,999.....	858	7	851
\$25,000 to \$49,999.....	2,334	16	2,318
\$50,000 to \$74,999.....	2,355	33	2,322
\$75,000 to \$99,999.....	1,841	19	1,822
\$100,000 to \$149,999.....	2,659	72	2,587
\$150,000 to \$199,999.....	2,167	63	2,104
\$200,000 to \$299,999.....	2,769	53	2,716
\$300,000 to \$499,999.....	2,851	91	2,760
\$500,000 or more.....	1,881	411	1,469
Total Mortgage Outstanding Debt			
Less than \$10,000.....	290	4	286
\$10,000 to \$24,999.....	1,333	4	1,329
\$25,000 to \$49,999.....	2,627	31	2,596
\$50,000 to \$74,999.....	2,457	44	2,412
\$75,000 to \$99,999.....	1,865	36	1,829
\$100,000 to \$149,999.....	2,687	95	2,592
\$150,000 to \$199,999.....	2,056	41	2,016
\$200,000 to \$299,999.....	2,607	34	2,573
\$300,000 to \$499,999.....	2,258	66	2,192
\$500,000 or more.....	1,619	411	1,209
Total Outstanding Debt as Percent of Value			
Less than 20 percent.....	361	2	359
20 to 29 percent.....	561	43	517
30 to 39 percent.....	978	24	955
40 to 49 percent.....	1,848	31	1,817
50 to 59 percent.....	3,189	18	3,170
60 to 69 percent.....	3,801	83	3,717
70 to 79 percent.....	3,372	67	3,305
80 to 89 percent.....	1,821	71	1,750
90 to 99 percent.....	1,391	313	1,078
100 percent or more.....	481	22	459
Not reported.....	1,997	91	1,906
MORTGAGE PAYMENTS AND OTHER EXPENSES			
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit			
Regular monthly payments of interest and/or principal.....	19,790	765	19,024
Less than \$70.....	11,552	337	11,215
\$70 to \$79.....	2,176	41	2,135
\$80 to \$89.....	1,548	-	1,548
\$90 to \$99.....	1,166	49	1,117
\$100 to \$119.....	1,010	13	998
\$120 to \$149.....	742	27	716
\$150 to \$174.....	279	26	254
\$175 to \$199.....	131	-	131
\$200 to \$249.....	202	-	202
\$250 to \$299.....	45	-	45
\$300 or more.....	939	274	665
No regular payments required.....	9	-	9
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts			
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	16,223	382	15,841
Less than 20 percent.....	439	-	439
20 to 29 percent.....	1,130	20	1,110
30 to 39 percent.....	2,847	86	2,761
40 to 49 percent.....	3,881	139	3,742
50 to 59 percent.....	2,761	43	2,718
60 to 69 percent.....	1,296	23	1,273
70 to 79 percent.....	603	4	599
80 to 89 percent.....	372	6	365
90 to 99 percent.....	169	-	169
100 percent or more.....	868	26	843
Not reported or not computed.....	1,856	35	1,821
Other properties.....	3,449	377	3,072



Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
5-to-49-housing-unit properties.....	327,025	47,918	38,934	134,162	27,597	2,072	2,860	577	1,690	63,002	8,212
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	261,269	41,376	30,385	100,019	20,602	1,757	2,568	448	1,582	55,715	6,817
2.....	58,905	6,024	7,847	30,969	5,819	286	292	130	107	6,263	1,168
3 or more.....	6,851	519	702	3,175	1,176	30	-	-	-	1,024	226
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	311,148	46,637	38,822	132,303	27,282	1,848	2,860	577	1,620	51,297	7,902
Contract of purchase.....	15,877	1,282	113	1,860	315	224	-	-	69	11,705	310
Origin of First Mortgage											
Mortgage made at time property acquired.....	181,761	27,704	17,704	74,072	12,698	854	1,901	577	733	41,088	4,430
Mortgage assumed at time property acquired.....	71,944	5,789	7,452	33,001	9,922	537	199	-	665	12,819	1,559
Mortgage placed later than acquisition of property.....	73,320	14,425	13,778	27,089	4,977	681	760	-	292	9,094	2,223
Refinanced mortgaged: Same lender.....	36,379	6,484	8,690	11,909	2,754	367	298	-	145	4,363	1,368
Different lender.....	24,041	3,085	3,914	11,259	1,603	314	405	-	70	2,537	854
Mortgage placed on property owned free and clear of debt.....	12,900	4,856	1,174	3,922	620	-	56	-	78	2,194	-
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	73,320	14,425	13,778	27,089	4,977	681	760	-	292	9,094	2,223
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	13,691	2,005	4,120	3,305	577	453	-	-	147	2,517	566
Secure better terms.....	9,141	954	942	5,064	764	-	-	-	-	1,245	171
Provide funds for additions, improvements, or repairs to this property.....	21,840	4,555	3,888	8,912	1,830	150	102	-	68	1,615	721
Provide funds for investment in other real estate.....	10,715	2,838	2,047	3,440	492	76	556	-	-	1,209	57
Provide funds for other types of investments.....	2,346	227	143	1,366	133	-	-	-	-	477	-
Provide funds for educational or medical expenses.....	148	-	148	-	-	-	-	-	-	-	-
Other reasons.....	6,223	2,255	504	2,216	471	2	-	-	-	698	76
Not reported.....	9,218	1,590	1,985	2,786	711	-	102	-	78	1,335	630
Other properties.....	253,705	33,493	25,156	107,073	22,619	1,391	2,100	577	1,397	53,908	5,989
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	98,753	15,215	9,477	37,006	5,181	842	1,154	385	956	25,845	2,692
1967 and 1968.....	74,648	12,693	7,921	30,058	6,382	494	1,092	192	449	13,635	1,733
1965 and 1966.....	55,531	9,953	6,973	24,232	6,022	359	161	-	37	7,024	770
1960 to 1964.....	81,669	8,615	11,599	38,460	6,791	178	373	-	196	13,417	2,039
1955 to 1959.....	12,671	1,314	1,461	4,205	2,572	151	80	-	-	2,423	465
1950 to 1954.....	2,372	129	958	202	497	49	-	-	-	190	347
1949 or earlier.....	1,381	-	546	-	151	-	-	-	52	468	165
First Mortgage Loan											
Less than \$10,000.....	24,407	4,266	3,831	7,681	314	476	-	-	-	6,492	1,346
\$10,000 to \$24,999.....	81,224	13,891	12,270	27,399	1,891	387	-	192	444	22,265	2,484
\$25,000 to \$49,999.....	90,093	14,957	7,443	40,139	4,448	476	616	-	794	19,235	1,985
\$50,000 to \$74,999.....	46,578	6,127	4,164	22,614	4,165	277	352	130	178	8,001	570
\$75,000 to \$99,999.....	23,313	2,734	2,462	10,920	3,603	51	457	-	4	2,705	376
\$100,000 to \$149,999.....	25,221	2,839	3,711	11,124	3,974	72	263	224	74	2,151	790
\$150,000 to \$199,999.....	14,008	856	1,767	6,296	3,303	112	483	-	1	995	195
\$200,000 to \$299,999.....	12,498	1,323	2,112	4,345	3,290	40	139	-	160	820	269
\$300,000 to \$499,999.....	7,452	693	889	2,963	2,153	153	136	30	34	308	93
\$500,000 or more.....	2,231	231	284	681	455	28	416	1	-	30	103
Median.....dollars.....	41,000	34,600	36,300	44,900	95,600	...	101,000	...	...	28,500	28,400
Mean.....dollars.....	68,200	53,800	71,300	69,000	135,300	...	239,600	...	...	39,200	59,700

Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS--Continued											
First Mortgage Outstanding Debt											
Less than \$10,000.....	63,937	11,962	8,716	20,420	3,052	746	-	-	66	16,196	2,778
\$10,000 to \$24,999.....	82,242	14,381	11,066	31,475	1,659	478	75	192	378	20,729	1,810
\$25,000 to \$49,999.....	74,910	10,393	6,793	33,100	5,589	375	541	-	972	15,369	1,777
\$50,000 to \$74,999.....	39,356	4,089	3,268	20,625	4,295	137	352	130	2	5,960	498
\$75,000 to \$99,999.....	18,880	3,445	2,102	7,750	2,838	51	555	-	2	1,730	407
\$100,000 to \$149,999.....	20,258	1,213	3,204	9,959	3,489	63	203	224	74	1,461	366
\$150,000 to \$199,999.....	10,828	834	1,282	4,498	2,627	91	483	-	1	734	279
\$200,000 to \$299,999.....	9,667	980	1,602	3,683	2,285	40	100	-	194	653	130
\$300,000 to \$499,999.....	5,159	391	625	2,243	1,438	62	136	30	-	141	95
\$500,000 or more.....	1,789	230	277	410	324	28	416	1	-	30	72
Median.....dollars..	30,700	22,500	24,500	36,400	70,300	...	95,800	...	...	21,000	20,900
Mean.....dollars..	56,200	43,200	59,100	58,100	108,000	...	230,600	...	...	31,000	44,400
Interest Rate on First Mortgage											
Less than 5.0 percent.....	7,924	548	1,418	290	1,611	72	1,030	-	-	2,424	532
5.0 percent.....	8,588	1,119	459	1,113	274	2	75	-	131	5,199	215
5.1 to 5.9 percent.....	31,913	4,593	8,679	10,235	3,116	110	659	-	1	3,170	1,350
6.0 percent.....	93,660	15,856	11,810	29,431	9,708	890	301	193	391	22,195	2,885
6.1 to 6.4 percent.....	14,071	1,292	1,470	6,822	2,721	49	165	-	-	1,331	220
6.5 to 6.9 percent.....	58,731	5,882	3,487	37,261	3,990	64	67	224	521	6,212	1,023
7.0 percent.....	30,143	3,716	2,145	11,890	2,102	106	-	-	2	9,575	607
7.1 to 7.4 percent.....	10,540	2,433	574	5,053	1,230	40	-	-	74	1,135	-
7.5 to 7.9 percent.....	29,146	4,614	3,723	12,409	1,396	51	337	160	169	5,674	612
8.0 percent.....	17,415	5,283	742	6,601	534	42	-	-	30	3,909	275
8.1 to 8.4 percent.....	3,917	256	870	2,160	143	-	-	-	146	342	-
8.5 to 8.9 percent.....	9,232	1,091	1,621	4,738	448	168	227	-	224	716	-
9.0 percent.....	4,420	59	1,210	2,311	118	259	-	-	-	211	252
9.1 to 9.9 percent.....	4,331	629	402	2,943	205	-	-	-	-	65	86
10.0 percent or more.....	2,995	548	323	906	-	219	-	-	-	843	156
Median.....	6.7	6.8	6.0	6.8	6.0	...	5.5	...	...	6.0	6.0
Variable Interest Rate on First Mortgage											
Yes.....	59,946	8,875	4,781	38,477	1,784	148	298	-	33	4,009	1,540
No.....	267,079	39,043	34,154	95,685	25,812	1,924	2,562	577	1,657	58,993	6,671
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage											
Less than 8 years.....	18,663	4,976	2,953	1,080	107	520	-	-	348	7,544	1,136
8 to 12 years.....	61,248	16,375	11,056	11,946	1,192	254	75	-	294	17,329	2,728
13 to 17 years.....	69,967	11,501	7,654	28,225	5,521	461	-	192	553	14,987	872
18 to 22 years.....	102,197	10,931	10,119	51,040	15,718	498	197	-	215	11,343	2,136
23 to 27 years.....	52,889	1,844	3,459	39,035	3,662	236	388	-	147	3,844	272
28 to 32 years.....	6,494	634	316	2,518	622	-	72	130	-	1,620	582
33 to 37 years.....	2,345	127	519	113	655	-	662	-	-	227	42
38 years or more.....	2,300	28	397	56	38	101	1,301	256	-	94	31
No stated term.....	10,922	1,502	2,462	149	83	2	165	-	133	6,014	413
Median.....	18.3	13.8	15.7	20.5	20.2	...	37.6	...	...	14.2	13.2
Location of First Mortgage Holder											
Property in Northeast region.....	95,458	10,875	35,319	20,602	2,267	379	870	-	819	20,136	4,190
Lender in same region.....	92,933	10,875	35,315	20,602	2,066	379	-	-	819	18,686	4,190
Lender in different region or outside United States.....	2,525	-	4	-	201	-	870	-	-	1,451	-
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in North Central region.....	73,750	17,016	796	33,648	4,755	224	787	-	68	14,822	1,635
Lender in same region.....	68,652	16,836	436	33,648	2,310	224	-	-	68	13,606	1,523
Lender in different region or outside United States.....	5,099	181	360	-	2,444	-	787	-	-	1,217	111
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in South region.....	54,772	7,674	892	23,626	9,786	845	596	161	-	10,331	861
Lender in same region.....	47,856	7,451	211	22,965	4,857	782	596	161	-	10,067	767
Lender in different region or outside United States.....	6,915	224	681	660	4,929	63	-	-	-	264	94
Not reported.....	-	-	-	-	-	-	-	-	-	-	-
Property in West region.....	103,044	12,352	1,928	56,286	10,789	623	608	416	802	17,713	1,526
Lender in same region.....	91,666	12,067	1,237	56,154	2,435	446	-	-	802	17,027	1,497
Lender in different region or outside United States.....	11,379	286	690	133	8,354	178	608	416	-	686	28
Not reported.....	-	-	-	-	-	-	-	-	-	-	-



Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties]. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage										Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate		
MORTGAGE CHARACTERISTICS—Continued												
Servicing of First Mortgage												
Holder.....	283,532	45,003	34,610	131,660	10,215	1,536	2,461	256	1,509	49,869	6,414	
Agent.....	43,492	2,915	4,324	2,502	17,382	537	399	322	181	13,133	1,798	
Holder's Acquisition of First Mortgage												
Originated by holder.....	285,022	43,912	34,616	126,168	14,563	1,126	1,585	-	1,098	55,139	6,816	
Purchased from present servicer.....	20,533	2,331	2,137	2,866	10,640	241	603	322	-	1,039	354	
Purchased from someone else.....	15,800	1,270	1,996	3,659	1,931	621	672	256	592	4,158	647	
Not reported.....	5,669	405	185	1,469	463	85	-	-	-	2,667	396	
First Mortgagee Participation in Property Income												
Yes.....	2,213	740	190	943	169	-	-	-	-	171	-	
No.....	324,695	47,178	38,744	133,103	27,428	2,072	2,860	577	1,690	62,831	8,212	
Not reported.....	116	-	-	116	-	-	-	-	-	-	-	
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	251,538	32,967	24,771	106,496	22,390	1,391	2,100	577	1,397	53,459	5,989	
Less than 40 percent.....	12,506	1,891	2,557	3,799	1,194	-	36	-	88	2,874	68	
40 to 49 percent.....	14,031	2,191	1,521	5,573	1,997	341	96	-	-	2,170	142	
50 to 59 percent.....	23,454	3,255	3,038	8,774	2,871	-	-	-	49	4,888	578	
60 to 69 percent.....	47,012	6,265	4,456	23,670	4,448	124	268	322	66	6,008	1,387	
70 to 79 percent.....	57,876	6,894	4,376	28,045	3,718	499	-	224	146	12,890	1,083	
80 to 89 percent.....	40,252	4,451	3,387	15,556	3,374	206	323	-	704	11,041	1,209	
90 to 94 percent.....	14,869	1,361	1,147	6,620	1,144	-	611	-	115	3,566	306	
95 to 99 percent.....	8,817	1,219	514	3,250	1,355	28	67	-	30	2,296	58	
100 percent or more.....	18,594	4,142	921	6,120	1,025	-	544	30	60	5,518	234	
Not reported.....	14,127	1,297	2,854	5,089	1,265	193	155	1	140	2,207	926	
Median.....	73	73	68	73	70	...	...	...	...	77	73	
Other properties.....	75,487	14,951	14,163	27,666	5,207	681	760	-	292	9,543	2,223	
Total Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made or assumed at time of purchase.....	251,538	32,967	24,771	106,496	22,390	1,391	2,100	577	1,397	53,459	5,989	
Less than 40 percent.....	7,536	1,092	1,447	2,336	572	-	-	-	53	1,968	68	
40 to 49 percent.....	9,412	2,006	773	3,004	1,355	224	96	-	-	1,812	142	
50 to 59 percent.....	14,534	2,247	1,973	4,999	1,652	-	36	-	49	3,002	576	
60 to 69 percent.....	31,925	4,093	3,006	14,896	3,082	72	268	192	66	5,258	993	
70 to 79 percent.....	57,244	7,543	4,848	24,995	4,407	516	-	224	181	13,307	1,222	
80 to 89 percent.....	57,032	6,434	5,295	25,549	5,000	260	323	-	704	12,225	1,242	
90 to 94 percent.....	19,879	1,613	1,581	10,266	1,422	68	355	130	113	4,115	216	
95 to 99 percent.....	13,191	2,119	954	4,650	1,751	58	322	-	30	3,024	282	
100 percent or more.....	26,659	4,521	2,040	10,712	1,883	-	544	30	62	6,541	324	
Not reported.....	14,127	1,297	2,854	5,089	1,265	193	155	1	140	2,207	926	
Median.....	79	78	77	80	78	...	...	...	...	80	76	
Other properties.....	75,487	14,951	14,163	27,666	5,207	681	760	-	292	9,543	2,223	
First Mortgage Outstanding Debt as Percent of Value												
Less than 20 percent.....	43,592	9,825	6,032	13,288	2,952	51	111	-	228	9,468	1,637	
20 to 29 percent.....	28,151	6,003	2,889	8,469	2,475	378	70	-	32	7,141	694	
30 to 39 percent.....	35,114	5,727	4,263	15,110	2,999	121	-	192	202	5,517	982	
40 to 49 percent.....	44,917	6,080	4,460	21,730	4,496	280	153	130	-	6,160	1,429	
50 to 59 percent.....	54,876	5,615	6,429	26,753	6,060	406	268	-	-	8,743	601	
60 to 69 percent.....	43,188	4,979	4,000	20,215	3,604	122	1	224	425	8,403	1,214	
70 to 79 percent.....	23,846	2,431	1,183	11,596	1,168	208	367	30	402	5,889	573	
80 to 89 percent.....	11,435	1,985	1,259	3,259	593	76	828	-	32	3,355	50	
90 to 99 percent.....	6,414	793	1,115	2,078	306	-	496	-	107	1,390	129	
100 percent or more.....	3,726	1,043	67	1,022	233	-	334	-	-	993	32	
Not reported.....	31,767	3,437	7,238	10,643	2,711	429	232	1	262	5,942	872	
Median.....	49	41	45	51	48	...	84	...	...	50	42	
Total Outstanding Debt as Percent of Value												
Less than 20 percent.....	39,245	9,077	5,654	11,786	2,480	51	75	-	194	8,377	1,551	
20 to 29 percent.....	24,220	5,263	2,215	7,303	1,952	310	70	-	32	6,595	480	
30 to 39 percent.....	31,613	5,819	3,417	13,016	2,443	72	-	192	202	5,257	1,197	
40 to 49 percent.....	38,882	5,525	4,383	16,836	4,107	280	153	-	-	6,241	1,357	
50 to 59 percent.....	50,086	5,011	5,447	24,230	6,011	322	304	-	35	8,140	587	
60 to 69 percent.....	46,289	6,182	4,252	21,380	3,198	242	1	354	425	9,182	1,073	
70 to 79 percent.....	33,013	3,168	2,290	16,657	2,659	289	111	30	402	6,838	568	
80 to 89 percent.....	16,976	2,370	1,982	7,278	572	76	1,084	-	30	3,218	366	
90 to 99 percent.....	9,163	953	1,658	3,079	630	-	496	-	109	2,108	129	
100 percent or more.....	5,771	1,114	399	1,954	834	-	334	-	-	1,102	32	
Not reported.....	31,767	3,437	7,238	10,643	2,711	429	232	1	262	5,942	872	
Median.....	52	43	50	55	52	...	85	...	...	52	43	

Table 5. **Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	326,023	47,918	38,934	134,162	27,597	2,072	2,860	577	1,641	62,049	8,212
Interest and principal.....	319,501	46,767	38,187	134,132	27,563	2,070	2,860	577	1,556	57,733	8,055
Fully amortized.....	277,736	40,751	24,164	130,167	25,280	1,869	2,860	577	837	45,903	5,328
Partially amortized.....	41,764	6,016	14,023	3,965	2,283	202	-	-	719	11,830	2,727
Principal only.....	685	-	33	-	-	-	-	-	-	652	-
Fully amortized.....	380	-	-	-	-	-	-	-	-	380	-
Partially amortized.....	305	-	33	-	-	-	-	-	-	272	-
Interest only.....	5,837	1,151	715	31	33	2	-	-	84	3,664	157
No regular payment required.....	1,002	-	-	-	-	-	-	-	49	953	-
Items Included in First Mortgage Payment											
Regular payments of both interest and principal..	319,501	46,767	38,187	134,132	27,563	2,070	2,860	577	1,556	57,733	8,055
Real estate taxes and property insurance.....	68,344	5,150	4,340	40,292	10,339	558	555	577	255	5,311	966
With no other items.....	59,823	4,262	2,830	37,308	8,316	457	123	192	255	5,276	803
With other items.....	8,521	888	1,509	2,985	2,023	101	432	385	-	35	163
Real estate taxes only.....	58,671	5,934	14,407	30,496	3,019	287	-	-	2	3,462	1,065
Property insurance only.....	2,818	117	219	1,554	122	-	-	-	-	807	-
Other combinations or no other items.....	189,667	35,567	19,221	61,790	14,084	1,225	2,305	-	1,299	48,153	6,024
No regular payments of interest and principal...	7,524	1,151	748	31	33	2	-	-	133	5,269	157
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit											
Regular monthly payments of interest and/or principal.....	326,023	47,918	38,934	134,162	27,597	2,072	2,860	577	1,641	62,049	8,212
Less than \$50.....	219,228	32,555	30,577	83,271	13,992	1,786	1,576	322	765	47,404	6,980
\$50 to \$59.....	38,826	4,989	3,004	16,473	6,178	92	362	-	221	6,821	685
\$60 to \$69.....	25,905	3,123	2,169	14,323	2,315	40	-	-	272	3,598	65
\$70 to \$79.....	16,876	2,421	919	9,453	1,898	42	67	31	301	1,546	198
\$80 to \$89.....	7,815	777	787	4,016	947	62	-	-	2	1,138	87
\$90 to \$99.....	5,066	840	246	2,378	986	-	61	-	-	554	1
\$100 to \$119.....	6,019	2,107	565	1,973	425	49	298	-	-	558	43
\$120 to \$149.....	2,653	632	131	808	499	-	-	224	80	127	151
\$150 to \$174.....	1,809	164	93	470	82	-	-	-	-	-	-
\$175 to \$199.....	584	-	92	366	124	2	-	-	-	-	-
\$200 to \$249.....	910	139	273	39	-	-	268	-	-	192	-
\$250 to \$299.....	164	-	-	51	113	-	-	-	-	-	-
\$300 or more.....	1,166	170	79	541	38	-	227	-	-	110	2
Median.....dollars..	37	36	32	40	49	...	45	...	...	32	29
Mean.....dollars..	44	45	34	48	53	...	142	...	...	35	31
No regular payments required.....	1,002	-	-	-	-	-	-	-	49	953	-
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	305,945	45,233	37,228	126,403	26,706	2,072	2,214	577	1,513	56,336	7,661
Delinquent (30 days or more).....	17,042	2,083	1,527	7,010	568	-	646	-	57	4,600	550
1-to-3 payments.....	11,015	958	1,301	5,154	477	-	552	-	57	2,345	170
4 or more payments.....	6,027	1,125	226	1,856	91	-	93	-	-	2,255	380
Foreclosure in process.....	1,207	336	158	73	91	-	36	-	-	513	-
Foreclosure not in process.....	4,820	790	68	1,783	-	-	57	-	-	1,743	380
Not reported.....	3,036	602	179	749	323	-	-	-	70	1,113	-
No regular payments required.....	1,002	-	-	-	-	-	-	-	49	953	-
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts											
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	276,847	39,979	35,395	117,491	24,760	1,697	2,463	323	1,056	46,446	7,239
Less than 20 percent.....	24,949	2,782	7,529	5,769	953	307	-	-	284	6,173	1,151
20 to 29 percent.....	42,181	6,409	10,069	13,131	2,562	381	42	-	104	7,902	1,584
30 to 39 percent.....	60,158	7,366	7,268	26,928	7,372	212	406	192	218	7,744	2,454
40 to 49 percent.....	54,424	6,467	3,567	28,556	7,353	414	661	130	-	6,477	800
50 to 59 percent.....	31,862	5,607	1,038	16,478	2,229	-	168	-	270	5,950	122
60 to 69 percent.....	15,517	2,703	854	7,082	325	28	505	-	-	3,631	388
70 to 79 percent.....	5,987	1,718	448	2,860	43	30	46	-	-	810	32
80 to 89 percent.....	5,153	638	287	2,768	422	-	-	1	98	939	1
90 to 99 percent.....	1,363	537	146	182	36	-	-	-	80	382	-
100 percent or more.....	11,069	3,211	619	3,010	743	2	566	-	-	2,917	-
Not reported or not computed.....	24,185	2,542	3,571	10,728	2,722	322	70	-	2	3,521	707
Median.....	39	43	28	42	40	...	...	...	...	39	32
Other properties.....	46,928	6,936	3,029	15,809	2,450	299	397	255	634	16,235	882

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued											
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	279,964	40,729	35,475	118,056	25,147	1,773	2,463	323	1,105	47,564	7,329
Less than \$10.....	13,779	2,341	208	5,825	1,509	217	221	130	112	2,615	601
\$10 to \$14.....	21,995	4,938	1,178	9,680	2,135	28	478	192	-	3,045	321
\$15 to \$19.....	37,823	7,085	1,916	16,011	4,649	336	353	-	101	7,134	239
\$20 to \$24.....	50,120	6,443	3,067	25,410	4,638	377	487	-	343	8,433	924
\$25 to \$29.....	33,256	5,355	2,707	16,744	3,561	2	328	-	2	3,650	907
\$30 to \$39.....	34,153	5,021	4,520	13,289	3,022	-	361	-	33	6,869	1,037
\$40 to \$49.....	17,974	1,293	5,314	6,718	1,336	121	-	-	155	2,277	761
\$50 to \$59.....	11,698	914	3,043	5,229	640	-	-	-	-	1,498	374
\$60 or more.....	21,656	2,401	6,128	6,293	534	154	-	-	233	4,563	1,352
Not reported or not computed.....	37,508	4,941	7,394	12,856	3,123	538	235	1	126	7,480	815
Median.....dollars..	24	22	40	24	22	...	...	...	...	24	32
Acquired 1970 and 1971 (part).....	47,061	7,189	3,459	16,106	2,450	299	397	255	585	15,438	882
Real Estate Tax as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	277,803	39,979	35,395	117,491	24,760	1,697	2,463	323	1,105	47,352	7,239
Less than 5 percent.....	5,176	1,087	401	2,060	335	-	165	-	-	1,128	-
5 to 9 percent.....	24,567	4,395	1,165	9,989	2,499	136	-	130	32	5,256	965
10 to 14 percent.....	47,740	7,601	2,479	22,085	5,008	568	672	192	240	8,117	779
15 to 19 percent.....	60,852	8,566	7,103	25,591	5,661	182	437	-	141	10,799	2,372
20 to 24 percent.....	42,847	6,516	7,016	17,131	4,037	170	356	-	395	6,684	541
25 to 29 percent.....	29,890	2,277	5,586	14,213	2,364	49	55	-	32	4,554	760
30 to 34 percent.....	11,834	883	2,990	4,939	572	235	1	1	143	1,923	147
35 to 39 percent.....	6,383	1,806	1,277	1,922	125	-	111	-	-	832	310
40 percent or more.....	18,295	2,978	3,371	6,816	994	-	593	-	-	2,937	606
Not reported or not computed.....	30,219	3,871	4,007	12,744	3,165	356	72	-	121	5,122	759
Median.....	18	17	23	18	17	...	...	...	...	18	18
Acquired 1970 and 1971 (part).....	45,972	6,936	3,029	15,809	2,450	299	397	255	585	15,329	882
Selected Owner Expenses as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	277,803	39,979	35,395	117,491	24,760	1,697	2,463	323	1,105	47,352	7,239
Less than 20 percent.....	2,136	64	78	1,025	-	-	-	-	-	870	99
20 to 29 percent.....	5,945	814	1,266	1,956	145	-	-	-	80	1,521	164
30 to 39 percent.....	15,642	2,337	2,520	4,528	910	151	-	-	149	3,979	1,069
40 to 49 percent.....	25,988	3,501	4,931	8,639	3,044	344	207	-	57	4,528	737
50 to 59 percent.....	46,871	6,069	6,317	18,609	5,720	389	276	192	137	7,916	1,246
60 to 69 percent.....	44,933	6,504	4,886	20,402	5,884	247	381	-	1	5,893	734
70 to 79 percent.....	36,106	6,055	3,092	18,265	1,916	-	245	-	414	4,917	1,203
80 to 89 percent.....	24,960	2,798	2,912	12,451	1,264	149	287	130	-	4,279	691
90 to 99 percent.....	12,272	1,597	1,030	5,500	928	28	274	-	67	2,574	275
100 to 109 percent.....	8,284	1,384	767	4,633	279	-	157	-	80	984	-
110 percent or more.....	24,541	4,773	2,925	8,930	1,618	32	566	1	66	5,316	314
Not reported or not computed.....	30,126	4,084	4,672	12,555	3,052	356	70	-	53	4,576	707
Median.....	66	67	60	68	61	...	...	...	...	64	59
Acquired 1970 and 1971 (part).....	45,972	6,936	3,029	15,809	2,450	299	397	255	585	15,329	882
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	287,788	36,864	36,711	121,198	24,951	1,855	1,686	577	1,616	54,973	7,358
1,000,000 or more.....	73,442	5,046	16,729	22,849	5,050	596	196	-	704	18,906	3,365
250,000 to 999,999.....	62,628	8,008	3,615	28,068	7,040	568	484	417	539	12,320	1,569
50,000 to 249,999.....	81,776	11,154	10,629	35,583	6,912	620	483	130	289	14,317	1,658
10,000 to 49,999.....	40,125	6,644	1,767	21,542	3,278	70	168	-	84	6,050	522
Less than 10,000 and rural.....	29,817	6,012	3,970	13,155	2,671	-	356	30	-	3,380	243
Outside SMSA's.....	39,237	11,054	2,224	12,965	2,646	217	1,174	-	74	8,030	854
10,000 or more.....	20,258	3,472	894	8,645	1,935	-	286	-	-	4,689	337
2,500 to 9,999.....	10,181	3,805	514	2,642	710	-	256	-	-	2,085	170
Less than 2,500 and rural.....	8,797	3,777	816	1,678	-	217	632	-	74	1,256	347
Number of Housing Units											
5 to 9.....	193,052	32,623	19,125	85,827	6,976	1,170	1,719	416	638	40,430	4,128
10 to 14.....	51,651	7,108	4,725	21,262	6,028	-	111	130	136	10,747	1,404
15 to 19.....	27,028	3,058	4,089	8,974	3,095	320	294	-	299	5,557	1,342
20 to 24.....	21,799	2,249	3,273	8,116	4,001	259	320	-	249	2,894	437
25 to 49.....	33,494	2,880	7,722	9,984	7,497	323	416	31	367	3,374	900

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other	
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate		
PROPERTY CHARACTERISTICS--Continued												
Year Built												
1969 and 1970 (part).....	9,931	2,561	618	4,973	1,015	42	197	256	81	105	84	
1967 and 1968.....	19,771	4,013	929	9,064	3,275	69	735	130	154	1,085	316	
1965 and 1966.....	21,277	3,436	2,432	10,083	3,589	273	63	-	146	1,024	231	
1960 to 1964.....	45,418	3,689	1,806	29,577	7,557	94	170	-	37	1,764	725	
1950 to 1959.....	42,370	6,743	2,224	19,917	6,604	466	363	-	227	5,342	485	
1940 to 1949.....	22,154	2,241	1,694	7,424	1,489	331	287	-	143	8,373	171	
1939 or earlier.....	156,119	23,832	27,786	49,676	3,257	762	982	192	899	42,537	6,196	
Not reported.....	9,985	1,403	1,446	3,447	812	34	63	-	3	2,772	4	
Purchase Price Per Housing Unit												
Properties acquired by purchase 1967 to 1971 (part).....												
Less than \$5,000.....	42,354	6,566	4,828	11,011	631	558	121	192	166	16,607	1,675	
\$5,000 to \$7,499.....	27,175	3,983	1,945	10,571	1,799	-	-	-	32	8,506	338	
\$7,500 to \$9,999.....	28,251	3,758	1,716	13,499	3,228	-	380	130	524	4,587	429	
\$10,000 to \$12,499.....	19,736	2,918	1,654	9,430	2,629	293	256	30	269	1,943	312	
\$12,500 to \$14,999.....	10,341	1,480	812	5,900	678	49	226	-	-	1,163	34	
\$15,000 to \$17,499.....	4,501	452	472	2,295	365	33	221	-	-	664	-	
\$17,500 to \$19,999.....	1,810	171	93	1,034	177	-	32	-	80	224	-	
\$20,000 to \$24,999.....	2,035	407	101	1,083	190	-	29	-	-	224	-	
\$25,000 to \$29,999.....	743	-	2	149	107	-	-	224	-	110	151	
\$30,000 to \$34,999.....	253	169	-	39	44	-	-	-	-	-	-	
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	-	
\$40,000 to \$49,999.....	481	170	-	-	-	-	268	-	-	-	43	
\$50,000 or more.....	288	-	-	-	61	-	227	-	-	-	-	
Not reported.....	5,305	620	1,108	1,635	393	44	128	1	138	996	242	
Median.....dollars..	7,400	7,200	6,300	8,600	9,500	...	...	...	...	5,100	4,500	
Other properties.....	183,753	27,225	26,203	77,516	17,294	1,095	974	-	481	27,979	4,987	
Value												
Less than \$25,000.....	34,652	5,935	5,193	8,491	927	644	257	-	-	11,718	1,485	
\$25,000 to \$49,999.....	68,377	10,502	7,753	27,505	858	145	248	192	124	19,312	1,738	
\$50,000 to \$74,999.....	54,654	9,350	4,781	24,799	2,676	312	-	-	744	10,575	1,416	
\$75,000 to \$99,999.....	36,043	6,217	2,808	19,553	1,347	128	256	-	145	5,399	192	
\$100,000 to \$149,999.....	36,391	5,635	2,601	16,520	4,864	51	624	130	83	5,095	787	
\$150,000 to \$199,999.....	21,462	2,343	2,816	9,842	3,236	72	102	224	29	2,335	463	
\$200,000 to \$299,999.....	20,864	1,985	3,021	8,883	4,367	63	345	-	122	1,736	342	
\$300,000 to \$499,999.....	15,852	1,750	1,923	5,671	4,411	89	403	-	179	768	658	
\$500,000 or more.....	6,962	763	801	2,257	2,200	139	393	30	1	120	258	
Not reported.....	31,767	3,437	7,238	10,643	2,711	429	232	1	262	5,942	872	
Median.....dollars..	70,300	65,500	65,100	76,200	177,300	...	144,300	...	...	46,700	57,800	
Mean.....dollars..	113,000	94,400	114,900	111,500	236,800	...	324,300	...	...	64,300	119,700	
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....												
Less than \$50.....	30,551	5,790	2,707	9,339	898	317	612	192	123	9,512	1,061	
\$50 to \$59.....	17,162	3,164	3,029	4,278	-	-	-	-	-	6,114	576	
\$60 to \$69.....	23,497	3,387	3,274	9,757	413	131	75	-	133	5,167	1,160	
\$70 to \$79.....	23,736	3,350	3,363	10,454	1,320	-	387	-	272	4,077	513	
\$80 to \$89.....	26,146	3,827	4,389	12,104	1,382	149	-	-	65	4,059	171	
\$90 to \$99.....	21,106	3,012	2,430	8,577	1,551	117	184	131	-	4,638	467	
\$100 to \$119.....	40,279	6,220	4,613	19,142	2,955	203	909	-	35	4,893	1,310	
\$120 to \$149.....	40,889	5,327	3,083	19,091	8,596	256	130	-	270	3,388	748	
\$150 to \$174.....	16,619	1,730	2,319	8,702	2,315	153	67	-	154	1,023	155	
\$175 to \$199.....	5,827	679	1,161	2,153	1,223	-	29	-	-	396	186	
\$200 to \$249.....	4,155	466	700	1,996	827	-	-	-	1	134	31	
\$250 to \$299.....	1,197	441	183	317	207	49	-	-	-	-	-	
\$300 or more.....	2,133	42	574	853	353	-	-	-	-	159	153	
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	
Not reported.....	24,506	2,542	3,571	10,728	2,722	322	70	-	51	3,793	707	
Median.....dollars..	92	87	88	98	128	...	...	...	...	72	79	
Mean.....dollars..	101	93	109	105	134	...	...	...	...	78	92	
Acquired 1970 and 1971 (part).....												
	45,972	6,936	3,029	15,809	2,450	299	397	255	585	15,329	882	

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 5. Holder of First Mortgage, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## United States

## PROPERTY CHARACTERISTICS--Continued

## Rental Receipts as Percent of Value

	Total	Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
Acquired before 1970 <sup>1</sup> .....	277,803	39,979	35,395	117,491	24,760	1,697	2,463	323	1,105	47,352	7,239
Less than 5 percent.....	5,770	1,592	126	2,627	542	-	566	-	-	317	-
5 to 9 percent.....	26,799	4,631	2,125	12,899	1,966	28	410	-	146	4,391	203
10 to 14 percent.....	92,571	14,171	7,488	45,662	9,443	111	1,060	322	337	12,216	1,761
15 to 19 percent.....	57,771	7,383	6,079	24,656	6,359	403	194	-	74	10,925	1,698
20 to 24 percent.....	25,706	4,130	5,199	8,002	890	292	-	-	249	6,231	711
25 to 29 percent.....	9,424	1,486	2,537	2,650	552	86	-	-	34	1,921	157
30 to 39 percent.....	8,361	1,091	1,827	2,099	325	-	-	-	29	2,157	833
40 percent or more.....	5,442	576	1,027	1,441	115	68	-	-	59	1,532	625
Not reported or not computed.....	45,959	4,920	8,985	17,455	4,568	709	232	1	177	7,662	1,250
Median.....	14	13	17	13	14	...	...	...	...	16	18
Acquired 1970 and 1971 (part).....	45,972	6,936	3,029	15,809	2,450	299	397	255	585	15,329	882

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	277,803	39,979	35,395	117,491	24,760	1,697	2,463	323	1,105	47,352	7,239
Less than 1 percent.....	72,238	11,687	13,546	26,664	5,314	337	885	-	148	11,038	2,618
1.0 to 2.9 percent.....	31,127	4,059	3,235	14,160	3,492	51	529	-	156	4,737	707
3.0 to 4.9 percent.....	25,901	2,977	2,361	12,354	3,177	273	347	-	-	3,853	559
5.0 to 6.9 percent.....	19,826	2,808	1,309	10,227	2,071	-	261	-	109	2,489	550
7.0 to 8.9 percent.....	11,659	2,258	1,591	4,791	875	151	-	-	35	1,777	182
9.0 to 10.9 percent.....	13,858	1,817	908	7,234	1,332	150	-	-	32	2,385	-
11.0 to 12.9 percent.....	5,939	223	697	2,996	463	-	-	1	59	1,428	74
13.0 to 14.9 percent.....	6,404	754	988	2,587	428	212	56	-	-	1,265	113
15 percent or more.....	34,929	5,227	1,974	15,382	2,033	114	313	192	32	8,405	1,256
Not reported or not computed.....	55,923	8,171	8,785	21,097	5,574	408	70	130	535	9,974	1,179
Median.....	3.6	3.0	0.9	4.3	3.6	...	...	...	...	4.5	1.6
Acquired 1970 and 1971 (part).....	45,972	6,936	3,029	15,809	2,450	299	397	255	585	15,329	882

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 6. First Mortgage Loan, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

[Number of mortgaged properties. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

	Amount of first mortgage loan											Median (dollars)
	Total	Less than \$10,000	\$10,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$249,999	\$250,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 or more	
5-to-49-housing-unit mortgaged properties	123,166	8,510	63,755	25,962	9,830	5,483	3,287	1,868	2,368	914	1,190	43,200
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	104,338	7,910	55,261	20,357	7,832	4,746	2,629	1,473	2,143	847	1,141	42,000
2.....	17,330	600	7,809	5,160	1,863	676	552	361	225	36	48	52,400
3 or more.....	1,499	-	684	445	135	61	107	34	-	31	2	...
Origin of First Mortgage												
Mortgage made at time property acquired.....	90,702	4,883	46,796	19,746	7,300	4,493	2,632	1,207	1,984	752	908	44,500
Mortgage placed later than acquisition of property.....	32,464	3,627	16,958	6,216	2,530	990	655	660	383	161	282	39,700
Refinanced mortgage: Same lender.....	16,134	2,099	7,756	3,913	994	447	247	252	275	88	64	40,700
Different lender.....	10,212	411	5,601	1,590	1,108	455	351	361	46	72	218	43,500
Mortgage placed on a property owned free and clear of debt.....	6,119	1,118	3,602	713	428	88	58	48	63	1	-	31,500
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	32,464	3,627	16,958	6,216	2,530	990	655	660	383	161	282	39,700
Renew or extend loan that had fallen due, without increasing the outstanding balance.....	7,273	1,285	4,544	770	381	136	36	113	2	2	5	30,600
Secure better terms.....	3,226	187	1,256	1,139	224	109	86	155	35	36	-	57,400
Provide funds for additions, improvements, or repairs to this property.....	9,061	1,324	3,904	2,026	753	217	262	222	121	47	186	42,800
Provide funds for investment in other real estate.....	3,809	193	2,203	711	382	203	-	-	86	-	31	41,000
Provide funds for other types of investments....	1,248	40	879	167	67	57	38	-	-	-	-	...
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	3,256	597	1,504	504	322	118	176	-	2	-	31	37,400
Not reported.....	4,590	-	2,668	899	401	150	57	171	137	77	29	44,400
Other properties.....	90,702	4,883	46,796	19,746	7,300	4,493	2,632	1,207	1,984	752	908	44,500
Total Mortgage Loan												
Less than \$10,000.....	8,275	8,275	-	-	-	-	-	-	-	-	-	5,000
\$10,000 to \$24,999.....	28,530	149	28,381	-	-	-	-	-	-	-	-	29,800
\$25,000 to \$49,999.....	33,297	86	33,211	-	-	-	-	-	-	-	-	29,900
\$50,000 to \$74,999.....	18,047	-	2,118	15,929	-	-	-	-	-	-	-	71,600
\$75,000 to \$99,999.....	8,852	-	-	8,852	-	-	-	-	-	-	-	74,900
\$100,000 to \$149,999.....	9,950	-	45	1,056	8,849	-	-	-	-	-	-	121,800
\$150,000 to \$199,999.....	6,008	-	-	125	776	5,107	-	-	-	-	-	170,500
\$200,000 to \$299,999.....	5,293	-	-	-	204	377	3,195	1,517	-	-	-	232,300
\$300,000 to \$499,999.....	3,694	-	-	-	-	-	92	351	2,367	884	-	359,300
\$500,000 or more.....	1,220	-	-	-	-	-	-	-	-	30	1,191	...
Median.....dollars..	43,500	5,100	27,600	70,300	127,700	176,800	230,800	...	...	...	...	...
Mean.....dollars..	76,400	7,100	27,700	71,800	127,200	174,400	231,900	...	...	...	...	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	2,013	-	1,023	424	89	260	-	49	57	46	66	...
5.0 percent.....	1,852	224	1,288	295	-	-	-	-	-	-	45	...
5.1 to 5.9 percent.....	2,235	390	932	601	64	75	73	39	-	-	61	...
6.0 percent.....	17,149	1,401	11,189	3,069	354	526	304	67	133	3	103	35,600
6.1 to 6.4 percent.....	2,212	268	538	418	683	194	36	1	45	-	27	...
6.5 to 6.9 percent.....	17,077	270	10,055	3,161	1,297	946	406	359	377	144	62	42,800
7.0 percent.....	19,948	1,807	9,975	4,441	1,860	482	589	81	412	144	159	42,700
7.1 to 7.4 percent.....	6,034	534	2,445	1,752	616	292	43	55	183	82	32	51,000
7.5 to 7.9 percent.....	21,010	1,474	10,827	3,929	1,854	940	763	591	358	128	145	43,300
8.0 percent.....	12,237	421	6,199	3,081	1,020	394	561	79	311	98	75	46,700
8.1 to 8.4 percent.....	3,241	-	1,018	1,031	319	448	136	39	104	35	113	79,200
8.5 to 8.9 percent.....	8,078	298	4,075	1,580	660	634	203	117	179	62	268	46,700
9.0 percent.....	3,727	535	1,405	1,159	382	59	-	151	36	-	-	47,800
9.1 to 9.9 percent.....	3,847	64	1,601	759	570	233	173	159	83	174	31	66,900
10.0 percent or more.....	2,505	823	1,184	263	62	-	-	80	90	-	2	...
Median.....	7.0	7.0	7.0	7.3	7.6	7.5	7.7	...	...	...	...	...
Variable Interest Rate on First Mortgage												
Yes.....	23,051	1,187	11,297	6,032	2,028	1,059	412	209	553	137	137	46,500
No.....	100,115	7,323	52,458	19,930	7,802	4,424	2,875	1,659	1,815	777	1,053	42,500
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-



Table 6. First Mortgage Loan, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan											Median (dollars)
	Total	Less than \$10,000	\$10,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$250,000 to \$399,999	\$300,000 to \$499,999	\$500,000 or more		
MORTGAGE CHARACTERISTICS--Continued												
Term of First Mortgage												
Less than 8 years.....	15,485	4,353	7,660	1,919	709	313	215	72	212	-	33	27,600
8 to 12 years.....	24,313	2,337	16,323	3,386	1,295	307	364	5	83	30	183	34,000
13 to 17 years.....	26,642	1,155	19,439	4,249	604	400	378	143	220	52	3	35,000
18 to 22 years.....	26,140	-	10,854	7,586	2,949	1,604	1,068	1,033	603	321	122	64,600
23 to 27 years.....	21,538	-	5,572	6,756	3,608	2,249	1,114	460	1,018	404	357	88,400
28 to 32 years.....	3,646	-	1,475	1,351	165	230	101	48	105	31	139	62,800
33 to 37 years.....	412	-	-	95	-	268	-	49	-	-	-	...
38 years or more.....	1,516	-	248	350	224	113	-	58	95	76	353	...
No stated term.....	3,473	665	2,184	269	276	-	48	-	31	-	-	29,600
Median.....	16.7	7.2	14.7	20.1	21.6	23.2	21.0	...	...	...	...	...
Servicing of First Mortgage												
Holder.....	110,023	7,525	58,070	23,285	9,115	4,542	2,547	1,537	1,768	783	849	42,700
Agent.....	13,143	984	5,684	2,677	715	941	741	330	600	130	341	49,300
Holder's Acquisition of First Mortgage												
Originated by holder.....	111,408	7,668	58,912	24,343	8,375	4,588	2,494	1,473	1,851	733	971	42,600
Purchased from present servicer.....	5,439	360	1,488	1,020	569	455	574	318	458	104	92	92,600
Purchased from someone else.....	3,731	314	1,835	155	596	333	160	76	58	76	128	43,800
Not reported.....	2,588	168	1,520	443	291	107	60	-	-	-	-	...
First Mortgagee Participation in Property Income												
Yes.....	1,251	-	633	355	93	-	1	24	38	63	44	...
No.....	121,915	8,510	63,121	25,607	9,737	5,483	3,286	1,843	2,330	850	1,147	43,200
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
First Mortgage Loan as Percent of Purchase Price												
Acquired by purchase with first mortgage made at time of purchase.....	90,702	4,883	46,796	19,746	7,300	4,493	2,632	1,207	1,984	752	908	44,500
Less than 40 percent.....	3,293	953	1,982	228	91	-	-	39	-	-	-	23,900
40 to 49 percent.....	1,904	531	1,062	194	40	44	-	-	32	2	-	...
50 to 59 percent.....	4,289	502	2,444	925	111	91	97	41	34	43	-	36,800
60 to 69 percent.....	14,544	1,159	6,060	4,065	1,669	914	274	209	190	-	4	50,600
70 to 79 percent.....	25,425	573	13,500	6,679	2,189	1,418	440	246	379	1	-	45,900
80 to 89 percent.....	17,007	635	9,118	2,886	1,265	946	851	468	458	202	178	44,500
90 to 94 percent.....	6,683	-	2,876	1,499	501	487	374	97	383	137	329	65,500
95 to 99 percent.....	3,953	72	2,395	310	370	-	267	108	190	72	171	41,800
100 percent or more.....	9,798	-	5,610	2,093	900	341	291	-	192	184	187	44,900
Not reported.....	3,807	459	1,750	866	164	252	38	-	126	112	39	43,000
Median.....	77	61	78	76	77	77	...	...	...	...	...	...
Other properties.....	32,464	3,627	16,958	6,216	2,530	990	655	660	383	161	282	39,700
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	93,677	6,813	47,687	19,207	7,584	4,576	2,719	1,663	2,009	664	756	43,500
Less than 20 percent.....	4,345	1,244	2,569	307	117	2	2	42	61	-	2	24,400
20 to 29 percent.....	8,344	1,431	4,505	1,419	661	105	93	29	-	-	101	34,300
30 to 39 percent.....	14,845	1,109	9,208	2,170	797	815	387	68	230	57	4	37,400
40 to 49 percent.....	21,247	1,109	9,991	4,369	1,800	1,629	983	301	779	194	182	48,400
50 to 59 percent.....	14,386	310	6,490	4,011	1,460	654	432	567	286	146	32	54,900
60 to 69 percent.....	7,820	298	4,036	2,012	572	296	152	141	147	62	102	45,700
70 to 79 percent.....	3,204	-	1,790	808	133	110	59	54	171	77	2	45,700
80 to 89 percent.....	3,504	-	1,861	1,035	347	-	92	-	67	67	35	47,600
90 to 99 percent.....	921	-	626	-	68	8	-	157	-	61	-	...
100 percent or more.....	6,961	-	4,144	1,220	917	344	87	177	42	-	30	43,500
Not reported or not computed.....	8,100	1,402	2,467	1,856	712	613	431	127	225	-	266	54,800
Median.....	47	30	46	51	50	46	...	...	...	...	...	...
Other properties.....	27,377	1,585	15,010	6,047	2,075	908	569	204	295	250	434	42,200

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 6 First Mortgage Loan, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Amount of first mortgage loan											Median (dollars)
	Total	Less than \$10,000	\$10,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$249,999	\$250,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 or more	
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued												
Current Status of First Mortgage Payments												
Current or ahead of schedule.....	114,952	7,940	58,210	24,768	9,660	5,279	3,053	1,761	2,276	842	1,162	44,000
Delinquent (30 days or more).....	7,261	570	4,716	1,187	170	113	234	106	91	46	28	35,900
1 to 3 payments.....	5,372	402	3,496	891	170	113	148	106	-	46	-	36,100
4 or more payments.....	1,889	168	1,220	297	-	-	86	-	91	-	28	...
Foreclosure in process.....	292	-	292	-	-	-	-	-	-	-	-	...
Foreclosure not in process.....	1,597	168	927	297	-	-	86	-	91	-	28	...
Not reported.....	585	-	461	7	-	91	-	-	-	27	-	...
No regular payments required.....	368	-	368	-	-	-	-	-	-	-	-	...
PROPERTY CHARACTERISTICS												
Year Built												
1969 and 1970 (part).....	8,727	-	1,927	2,497	1,859	473	659	510	448	276	79	98,700
1967 and 1968.....	15,736	-	4,033	4,263	2,592	2,193	882	396	732	313	333	94,900
1965 and 1966.....	6,623	-	1,564	2,632	901	403	408	268	306	79	62	83,100
1960 to 1964.....	7,258	-	1,680	2,474	842	1,131	393	94	404	40	200	89,300
1950 to 1959.....	11,962	680	6,124	3,285	1,002	320	201	186	66	69	29	44,600
1940 to 1949.....	8,293	1,197	4,841	1,626	358	162	39	34	37	-	-	34,300
1939 or earlier.....	60,244	5,751	41,314	8,627	2,119	757	538	281	331	68	458	33,500
Not reported.....	4,323	882	2,272	556	157	44	169	99	44	69	29	32,500
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	93,998	6,813	48,008	19,207	7,584	4,576	2,719	1,663	2,009	664	756	43,400
Less than \$50.....	12,143	3,095	8,200	612	235	-	-	-	-	-	-	24,500
\$50 to \$59.....	6,244	751	5,034	181	278	-	-	-	-	-	-	28,800
\$60 to \$69.....	6,567	575	4,880	769	162	138	-	-	42	-	-	32,100
\$70 to \$79.....	7,520	-	6,271	880	323	-	-	-	-	46	-	33,900
\$80 to \$89.....	8,160	671	5,475	1,356	377	8	69	38	138	-	29	34,800
\$90 to \$99.....	6,212	-	3,574	1,643	395	260	135	33	131	39	1	44,700
\$100 to \$109.....	13,629	318	6,311	4,097	1,444	565	276	253	161	141	63	52,200
\$120 to \$149.....	14,283	-	4,342	5,087	1,391	1,388	648	614	647	110	57	77,500
\$150 to \$174.....	5,633	-	717	1,368	1,173	898	528	284	448	124	94	131,100
\$175 to \$199.....	2,232	-	127	728	333	313	250	182	90	108	101	...
\$200 to \$249.....	1,537	-	152	361	534	131	207	-	67	45	41	...
\$250 to \$299.....	654	-	-	-	226	111	176	89	-	51	1	...
\$300 or more.....	763	-	136	269	-	151	-	43	61	-	103	...
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	8,422	1,402	2,788	1,856	712	613	431	127	225	-	266	50,500
Median.....dollars.....	93	43	77	115	124	141	...	...	...	...	...	...
Mean.....dollars.....	102	52	82	122	131	149	...	...	...	...	...	...
Acquired 1970 and 1971 (part).....	27,056	1,585	14,689	6,047	2,075	908	569	204	295	250	434	42,500
OWNER CHARACTERISTICS												
Type of Owner												
Individual.....	86,743	7,147	50,693	17,858	5,133	2,746	1,220	556	858	391	139	38,500
Partnership.....	18,780	586	6,219	4,001	2,752	1,643	1,223	683	881	346	446	82,300
Real estate corporation.....	12,625	518	4,807	3,282	1,144	967	700	323	456	96	331	65,000
Real estate investment trust.....	1,425	-	413	580	257	-	-	89	35	51	-	...
Financial institution.....	138	-	72	-	-	-	-	33	33	-	-	...
Housing cooperative organization.....	859	-	392	-	169	81	-	81	-	-	135	...
Other.....	2,017	259	880	-	375	45	144	102	68	30	113	...
Not reported.....	579	-	278	240	-	-	-	-	35	-	27	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 7. First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

(Number of mortgaged properties, Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	First mortgage loan as percent of purchase price											Median
	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	
5-to-49-housing-unit mortgaged properties.....	138,343	8,702	8,657	12,217	25,569	33,003	22,213	8,390	4,387	10,243	4,962	73
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	99,257	4,194	4,714	5,637	13,591	25,602	19,701	7,866	3,528	9,969	4,453	77
2.....	34,165	3,317	3,540	5,837	10,253	6,641	2,480	524	859	206	509	64
3 or more.....	4,921	1,190	403	743	1,724	761	31	-	-	68	-	60
Interest Rate on First Mortgage												
Less than 5.0 percent.....	2,009	232	198	392	-	1	261	409	-	391	125	...
5.0 percent.....	3,052	655	785	217	28	137	446	-	2	615	168	50
5.1 to 5.9 percent.....	4,917	641	286	960	922	549	575	323	36	502	123	65
6.0 percent.....	26,746	2,198	2,429	2,483	4,244	5,851	3,857	1,790	746	2,059	1,087	72
6.1 to 6.4 percent.....	3,752	226	246	244	891	904	281	444	-	333	182	71
6.5 to 6.9 percent.....	22,251	991	712	2,203	4,555	4,751	3,529	2,082	711	1,427	1,289	74
7.0 percent.....	21,143	1,103	808	1,779	3,095	5,879	3,789	1,653	778	1,705	556	75
7.1 to 7.4 percent.....	6,309	169	226	937	1,438	1,629	1,441	1	155	267	46	72
7.5 to 7.9 percent.....	18,645	1,301	791	991	3,308	5,404	4,004	320	772	1,369	386	75
8.0 percent.....	11,563	681	1,128	703	2,716	2,129	1,959	644	582	687	334	71
8.1 to 8.4 percent.....	2,614	-	-	227	961	823	284	-	202	116	-	...
8.5 to 8.9 percent.....	7,040	172	588	266	1,749	2,034	1,212	626	105	199	89	73
9.0 percent.....	3,296	135	310	125	509	1,409	295	53	-	460	-	74
9.1 to 9.9 percent.....	3,457	57	150	535	619	996	281	44	191	114	469	71
10.0 percent or more.....	1,550	140	-	155	533	506	-	-	107	-	109	...
Median.....	7.0	6.8	6.8	6.9	7.0	7.0	7.0	6.8	7.0	6.9	6.8	...
Variable Interest Rate on First Mortgage												
Yes.....	26,292	1,932	1,771	1,684	5,823	6,497	3,650	1,531	1,205	1,316	883	72
No.....	112,051	6,769	6,886	10,533	19,745	26,507	18,563	6,860	3,182	8,927	4,080	73
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage												
Less than 8 years.....	9,151	1,523	347	955	1,681	2,098	1,173	336	406	556	75	70
8 to 12 years.....	24,909	1,547	2,595	2,063	3,706	4,919	3,983	1,318	643	2,506	1,630	73
13 to 17 years.....	28,937	2,271	2,494	2,396	5,085	6,844	4,639	1,856	601	2,027	723	72
18 to 22 years.....	39,776	2,048	1,672	4,974	8,059	9,742	6,954	2,395	1,030	1,941	958	72
23 to 27 years.....	26,607	580	983	1,328	6,057	7,783	3,955	1,414	1,023	2,122	1,363	74
28 to 32 years.....	3,864	285	194	-	678	342	1,183	344	536	224	78	83
33 to 37 years.....	792	-	141	168	268	95	85	-	-	-	34	...
38 years or more.....	1,529	-	-	2	-	281	170	571	38	373	95	...
No stated term.....	2,778	446	232	330	34	901	70	155	110	494	6	...
Median.....	18.6	15.3	15.5	18.5	19.4	19.1	18.9	19.2	20.3	17.4	18.2	...
Holder's Acquisition of First Mortgage												
Originated by holder.....	119,779	7,812	7,033	9,928	22,519	30,176	18,902	7,036	3,627	8,390	4,355	73
Purchased from present servicer.....	7,630	287	417	417	1,521	831	1,411	914	669	814	347	81
Purchased from someone else.....	7,031	551	615	1,527	1,066	1,566	1,092	316	31	127	141	67
Not reported.....	3,903	52	592	344	463	430	807	125	60	913	118	80
First Mortgagee Participation in Property Income												
Yes.....	1,438	54	59	50	208	210	689	64	75	30	-	...
No.....	136,905	8,648	8,599	12,167	25,360	32,793	21,524	8,326	4,312	10,214	4,962	73
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	91,189	4,179	4,167	7,579	17,728	22,136	15,487	6,249	2,823	7,324	3,517	74
Less than 20 percent.....	2,148	747	384	136	192	243	278	-	42	61	65	...
20 to 29 percent.....	6,530	586	841	891	1,155	1,661	602	259	5	463	67	67
30 to 39 percent.....	14,521	689	599	1,226	3,268	3,859	2,725	822	154	816	362	73
40 to 49 percent.....	21,598	866	670	2,024	4,483	5,889	3,376	1,512	574	1,536	668	74
50 to 59 percent.....	16,701	377	374	1,347	3,503	4,285	3,359	1,967	234	1,098	158	76
60 to 69 percent.....	8,675	-	890	423	1,679	1,497	1,720	1,061	137	1,001	267	78
70 to 79 percent.....	3,867	321	-	86	749	902	1,117	35	195	460	3	78
80 to 89 percent.....	2,483	-	-	92	355	939	65	96	456	478	1	...
90 to 99 percent.....	748	-	-	-	128	-	516	75	-	22	8	...
100 percent or more.....	5,777	2	31	603	1,332	1,443	508	295	951	478	134	75
Not reported or not computed.....	8,142	591	378	751	883	1,419	1,221	128	75	911	1,784	74
Median.....	48	36	41	45	48	47	50	52	80	53	45	...
Other properties.....	45,408	4,523	4,490	4,440	7,116	10,809	6,495	2,141	1,237	2,740	1,417	71

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 7. **First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**—Continued

[Number of mortgaged properties. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States**

PROPERTY CHARACTERISTICS

Year Built

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
1969 and 1970 (part).....	9,772	443	32	331	2,724	2,176	1,390	921	432	896	427	75
1967 and 1968.....	18,012	333	116	899	3,452	4,631	4,497	1,744	225	1,386	729	78
1965 and 1966.....	7,098	103	696	1,104	1,005	2,234	933	181	216	315	310	72
1960 to 1964.....	14,529	604	1,359	1,578	3,324	3,132	2,633	1,169	159	199	372	70
1950 to 1959.....	15,637	2,303	1,244	1,002	4,637	3,664	1,500	117	218	863	89	66
1940 to 1949.....	9,306	344	1,158	837	1,376	2,355	1,189	620	400	864	164	73
1939 or earlier.....	59,447	4,328	3,866	5,810	8,438	13,847	9,144	3,497	2,701	5,277	2,538	74
Not reported.....	4,543	243	185	656	613	964	928	142	35	444	332	74

OWNER CHARACTERISTICS

Type of Owner

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
Individual.....	97,253	6,271	6,391	9,254	18,836	23,200	14,812	5,790	2,971	6,473	3,255	72
Partnership.....	22,023	1,167	1,132	1,799	3,947	5,643	4,109	819	854	1,799	752	74
Real estate corporation.....	12,695	816	710	774	2,034	2,611	2,298	1,104	450	1,291	607	76
Real estate investment trust.....	1,834	293	-	145	57	679	394	111	112	40	5	...
Financial institution.....	274	-	-	-	76	33	92	-	-	-	72	...
Housing cooperative organization.....	455	101	-	39	-	85	-	29	-	200	-	...
Other.....	3,019	54	368	205	570	436	450	502	-	256	179	75
Not reported.....	790	-	56	-	48	316	59	35	-	185	93	...



**Table 8. Value Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
5-to-49-housing-unit mortgaged properties.....	327,025	73,709	55,819	53,315	50,228	29,277	14,911	4,727	7,153	3,898	788	1,433	31,767	8,300
MORTGAGE CHARACTERISTICS														
Number of Mortgages														
1.....	261,269	65,489	43,318	42,169	35,981	21,888	10,537	3,939	5,195	3,353	677	1,025	27,698	8,000
2.....	58,905	7,678	11,660	10,165	12,132	6,073	4,005	449	1,854	544	44	408	3,893	9,500
3 or more.....	6,851	542	841	981	2,115	1,316	369	338	104	-	67	-	176	11,100
Variable Interest Rate on First Mortgage														
Yes.....	59,946	12,001	9,959	9,551	10,057	6,594	4,330	555	636	743	260	52	5,209	8,900
No.....	267,079	61,709	45,860	43,764	40,171	22,683	10,582	4,172	6,516	3,155	529	1,381	26,558	8,200
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-
First Mortgagee Participation in Property Income														
Yes.....	2,213	581	208	333	527	37	324	43	-	161	-	-	-	-
No.....	324,695	73,129	55,611	52,903	49,663	29,240	14,588	4,684	7,153	3,737	788	1,433	31,767	8,300
Not reported.....	116	-	-	79	37	-	-	-	-	-	-	-	-	-
Total Outstanding Debt as Percent of Value														
Less than 20 percent.....	39,245	13,949	9,395	5,678	2,515	2,909	1,446	924	923	613	424	469	-	6,500
20 to 29 percent.....	24,220	6,002	5,780	5,022	3,443	1,115	1,079	439	677	518	-	145	-	7,700
30 to 39 percent.....	31,613	9,073	6,316	6,084	5,249	1,740	1,800	406	98	723	-	124	-	7,700
40 to 49 percent.....	38,882	9,390	7,512	7,474	6,170	3,400	2,220	433	1,433	806	44	-	-	8,300
50 to 59 percent.....	50,086	10,144	7,945	8,280	11,105	6,990	2,420	1,273	1,206	388	67	268	-	9,600
60 to 69 percent.....	46,289	8,195	7,751	8,787	10,564	5,478	2,782	455	1,478	664	82	52	-	9,500
70 to 79 percent.....	33,013	6,605	4,436	7,289	6,182	5,043	2,243	477	672	28	-	38	-	9,400
80 to 89 percent.....	16,976	5,051	3,117	2,999	2,626	1,752	575	36	665	44	-	111	-	7,800
90 to 99 percent.....	9,163	2,066	2,177	1,388	1,987	676	188	283	-	-	171	227	-	8,100
100 percent or more.....	5,771	3,235	1,391	313	388	174	157	-	-	113	-	-	-	4,500
Not reported.....	31,767	-	-	-	-	-	-	-	-	-	-	-	31,767	-
Median.....	52	48	48	52	56	57	53	51	53	41	...	...	-	...
MORTGAGE PAYMENTS AND OTHER EXPENSES														
Real Estate Tax Per Housing Unit														
Acquired before 1970.....	279,964	61,115	47,022	45,347	42,038	25,859	12,638	4,321	6,008	3,564	692	1,112	30,247	8,400
Less than \$100.....	51,612	28,519	11,171	3,367	1,275	1,409	421	63	168	2	-	471	4,748	4,100
\$100 to \$199.....	80,994	18,237	21,405	18,827	8,190	4,025	692	341	285	187	81	31	8,693	7,100
\$200 to \$299.....	64,690	8,220	6,548	13,823	16,901	7,912	3,044	624	736	204	123	110	6,445	10,100
\$300 to \$349.....	19,962	1,574	2,603	2,028	5,854	4,244	2,034	192	2	-	-	-	1,430	11,300
\$350 to \$399.....	13,400	772	2,198	1,736	1,842	2,438	1,830	816	374	492	-	27	876	12,100
\$400 to \$449.....	11,134	797	400	1,877	2,426	1,353	2,016	764	939	287	-	2	274	12,400
\$450 to \$499.....	6,481	64	311	1,188	889	964	687	222	925	460	-	-	772	13,500
\$500 to \$549.....	4,905	49	38	815	1,613	772	288	38	496	518	-	2	274	12,200
\$550 to \$599.....	4,089	-	312	106	368	650	541	330	1,022	226	67	-	467	16,700
\$600 to \$699.....	4,710	151	661	145	417	1,068	446	216	315	452	-	-	839	13,800
\$700 to \$799.....	1,523	51	136	-	236	-	71	408	211	164	221	-	27	...
\$800 or more.....	5,688	204	329	184	1,115	667	451	235	464	534	127	470	908	14,600
Not reported.....	10,773	2,476	908	1,251	912	357	119	72	71	39	73	-	4,494	6,800
Median.....dollars..	203	104	155	199	265	292	351	405	475	512	...	...	193	...
Acquired 1970 and 1971 (part)....	47,061	12,594	8,797	7,968	8,190	3,418	2,273	405	1,145	334	96	320	1,520	7,900
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts														
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	276,847	59,847	46,508	44,865	41,537	25,856	12,638	4,321	6,008	3,473	569	1,112	30,112	8,400
Less than 20 percent.....	20,112	9,566	2,891	1,928	458	294	154	559	33	175	-	-	4	4,051
20 to 29 percent.....	36,496	14,321	7,836	3,668	2,775	1,816	944	361	77	-	-	2	4,697	5,500
30 to 39 percent.....	54,775	11,291	11,147	10,470	9,594	4,950	1,871	218	874	256	39	-	4,065	8,200
40 to 49 percent.....	53,189	8,197	7,929	11,185	9,438	6,009	3,094	954	1,507	891	81	27	3,876	9,400
50 to 59 percent.....	36,953	4,571	5,235	6,822	7,845	5,435	2,683	862	1,170	554	44	81	1,651	10,300
60 to 69 percent.....	20,750	2,684	3,346	4,527	3,918	3,514	714	95	670	358	-	-	925	9,600
70 to 79 percent.....	8,966	1,196	1,173	1,417	1,967	1,078	1,020	303	270	394	-	110	38	10,900
80 to 89 percent.....	6,674	1,164	1,765	612	945	430	726	65	325	-	-	2	640	7,900
90 to 99 percent.....	1,949	548	267	236	221	217	63	36	80	-	-	-	281	...
100 percent or more.....	12,798	2,645	2,279	1,382	1,614	698	675	628	592	339	289	429	1,229	9,100
Not reported or not computed.....	24,185	3,664	2,641	2,617	2,763	1,416	694	240	410	506	117	458	8,659	8,900
Median.....	42	33	40	44	46	48	49	49	52	52	...	...	34	...
Other properties.....	46,928	12,839	8,797	7,912	8,190	3,234	2,273	405	1,145	224	96	320	1,492	7,800

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 8. Value Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**MORTGAGE PAYMENTS AND OTHER EXPENSES**  
--Continued

**Real Estate Tax Per \$1,000 Value**

	Value per housing unit													Median (dollars)
Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	or not computed	
Acquired before 1970.....	279,964	61,115	47,022	45,347	42,038	25,859	12,638	4,321	6,008	3,564	692	1,112	30,247	8,400
Less than \$10.....	13,779	1,754	3,697	2,046	1,345	2,343	646	368	453	279	204	642	-	9,300
\$10 to \$14.....	21,995	4,322	4,629	3,807	3,744	2,938	931	372	736	516	-	-	-	8,800
\$15 to \$19.....	37,823	7,373	7,254	7,307	6,705	4,007	2,434	537	880	1,039	288	-	-	9,000
\$20 to \$24.....	50,120	7,414	7,941	11,540	9,313	6,256	3,533	1,428	1,834	812	-	50	-	9,600
\$25 to \$29.....	33,256	4,045	4,396	7,346	8,659	4,225	2,952	356	893	345	1	40	-	10,200
\$30 to \$39.....	34,153	8,214	8,475	5,476	5,478	2,938	1,183	638	921	452	-	378	-	7,700
\$40 to \$49.....	17,974	6,259	2,834	3,287	3,240	1,497	352	316	190	-	-	-	-	7,400
\$50 to \$59.....	11,698	4,842	2,839	2,284	882	361	319	-	2	43	126	-	-	5,900
\$60 or more.....	21,656	13,922	4,050	1,004	1,596	612	168	235	29	39	-	2	-	3,900
Not reported or not computed.....	37,508	2,970	908	1,251	1,076	683	119	72	71	39	73	-	30,247	6,800
Median.....dollars..	24	35	24	23	24	22	23	22	22	19	...	...	-	...
Acquired 1970 and 1971 (part)....	47,061	12,594	8,797	7,968	8,190	3,418	2,273	405	1,145	334	96	320	1,520	7,900

**PROPERTY CHARACTERISTICS**

**Year Built**

1969 and 1970 (part).....	9,931	176	702	1,576	2,195	2,520	839	453	537	473	-	32	427	12,600
1967 and 1968.....	19,771	649	1,017	2,761	5,181	4,794	1,786	754	1,011	713	82	111	914	12,400
1965 and 1966.....	21,277	-	1,681	3,108	5,979	4,273	2,839	1,221	624	456	-	224	872	12,300
1960 to 1964.....	45,418	865	2,555	9,277	13,164	9,076	2,438	756	2,030	972	135	155	3,994	11,500
1950 to 1959.....	42,370	1,913	5,705	10,594	11,668	4,104	2,915	531	1,104	165	-	59	3,610	10,200
1940 to 1949.....	22,154	5,455	6,422	4,174	2,231	614	614	187	896	164	-	2	1,396	6,900
1939 or earlier.....	156,119	62,843	35,732	19,949	9,331	3,578	2,886	792	922	954	571	849	17,711	5,400
Not reported.....	9,985	1,808	2,004	1,877	480	318	594	33	29	-	-	-	2,843	7,200

**Purchase Price Per Housing Unit**

Properties acquired by purchase														
1967 to 1971 (part).....	143,271	31,974	24,256	24,770	24,143	14,296	8,416	2,150	3,136	2,220	295	698	6,917	8,700
Less than \$5,000.....	42,354	31,433	8,550	511	56	265	-	68	84	-	-	-	1,387	3,300
\$5,000 to \$7,499.....	27,175	291	15,021	9,294	1,487	504	225	-	-	-	-	-	353	7,200
\$7,500 to \$9,999.....	28,251	42	566	14,575	10,765	1,940	1	4	-	-	-	-	358	9,800
\$10,000 to \$12,499.....	19,736	-	34	346	11,725	5,870	1,313	92	38	30	81	-	209	12,000
\$12,500 to \$14,999.....	10,341	-	-	-	70	5,472	4,385	3	179	82	-	-	150	14,800
\$15,000 to \$17,499.....	4,501	-	-	-	-	136	2,139	1,054	1,061	-	-	111	-	17,500
\$17,500 to \$19,999.....	1,810	-	-	-	-	-	95	811	363	509	-	32	-	...
\$20,000 to \$24,999.....	2,035	-	-	-	-	2	-	2	1,410	622	-	-	-	...
\$25,000 to \$29,999.....	743	-	-	-	-	107	-	2	-	634	-	-	-	...
\$30,000 to \$34,999.....	253	-	-	-	-	-	-	-	-	253	-	-	-	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	...
\$40,000 to \$49,999.....	481	-	-	-	-	-	-	-	-	-	213	268	-	...
\$50,000 or more.....	288	-	-	-	-	-	-	-	-	-	-	288	-	...
Not reported.....	5,305	208	85	44	40	-	259	115	-	91	1	-	4,460	...
Median.....dollars..	7,400	2,500	5,600	7,900	9,900	11,900	13,900	...	18,900	...	...	...	4,400	...
Other properties.....	183,753	41,735	31,563	28,546	26,085	14,981	6,495	2,577	4,016	1,678	493	734	24,850	8,000

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	277,803	60,803	46,508	44,865	41,537	25,856	12,638	4,321	6,008	3,473	569	1,112	30,112	8,400
Less than \$50.....	30,551	17,921	5,276	1,944	998	313	682	-	298	-	221	-	2,897	3,900
\$50 to \$59.....	17,162	9,973	3,643	1,490	227	53	4	-	-	-	-	-	1,773	3,900
\$60 to \$69.....	23,497	10,788	7,327	2,079	699	-	-	-	-	223	-	-	2,381	4,900
\$70 to \$79.....	23,736	7,786	5,745	4,100	2,331	454	46	-	162	-	-	-	3,114	6,100
\$80 to \$89.....	26,146	5,418	7,862	6,604	2,389	876	224	92	-	224	-	-	2,457	7,000
\$90 to \$99.....	21,106	2,413	5,956	6,563	2,892	770	101	197	168	2	-	-	2,044	7,900
\$100 to \$119.....	40,279	1,795	5,797	10,758	10,007	4,666	2,512	487	924	423	-	392	2,517	10,100
\$120 to \$149.....	40,889	374	1,936	7,268	14,744	10,331	2,759	865	456	464	81	40	1,573	11,700
\$150 to \$174.....	16,619	41	326	1,178	3,891	5,413	2,703	682	792	266	67	168	1,093	13,600
\$175 to \$199.....	5,827	86	-	4	265	751	2,059	954	815	259	-	-	634	16,800
\$200 to \$249.....	4,155	-	-	260	327	360	497	532	1,437	372	-	-	370	19,600
\$250 to \$299.....	1,197	-	-	-	2	226	88	-	417	462	1	-	-	...
\$300 or more.....	2,133	224	-	-	-	227	269	273	128	272	83	56	601	...
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	24,506	3,985	2,641	2,617	2,763	1,416	694	240	410	506	117	458	8,659	8,700
Median.....dollars..	92	60	79	97	119	134	146	164	174	163	...	...	82	...
Mean.....dollars..	101	61	78	98	117	141	154	181	173	181	...	...	108	...
Acquired 1970 and 1971 (part)....	45,972	11,883	8,797	7,912	8,190	3,234	2,273	405	1,145	224	96	320	1,492	8,000

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



**Table 8. Value Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
PROPERTY CHARACTERISTICS--Continued														
Rental Receipts as Percent of Value														
Acquired before 1970 <sup>1</sup> .....	277,803	60,803	46,508	44,865	41,537	25,856	12,638	4,321	6,008	3,473	569	1,112	30,112	8,400
Less than 5 percent.....	5,770	836	841	421	856	313	686	-	298	618	301	599	-	12,300
5 to 9 percent.....	26,799	2,273	3,491	4,619	4,679	3,313	3,249	1,575	2,285	1,243	68	2	-	11,600
10 to 14 percent.....	95,571	6,888	13,377	20,023	22,130	17,538	6,794	1,917	2,747	1,063	44	50	-	10,700
15 to 19 percent.....	57,771	13,025	16,001	13,995	10,351	2,823	944	316	235	43	39	-	-	7,500
20 to 24 percent.....	25,706	13,918	8,213	2,833	701	-	2	2	33	-	-	3	-	4,600
25 to 29 percent.....	9,424	7,037	1,818	287	57	226	-	-	-	-	-	-	-	3,300
30 to 39 percent.....	8,361	7,894	127	69	-	-	-	271	-	-	-	-	-	2,600
40 percent or more.....	5,442	4,946	-	-	-	227	269	-	-	-	-	-	-	2,800
Not reported or not computed.....	45,959	3,985	2,641	2,617	2,763	1,416	694	240	410	506	117	458	30,112	8,700
Median.....	14	21	16	14	13	12	11	11	10	8	...	...	-	...
Acquired 1970 and 1971 (part)....	45,972	11,883	8,797	7,912	8,190	3,234	2,273	405	1,145	224	96	320	1,492	8,000
Rental Vacancy Losses as Percent of Potential Receipts														
Acquired before 1970 <sup>1</sup> .....	277,803	60,803	46,508	44,865	41,537	25,856	12,638	4,321	6,008	3,473	569	1,112	30,112	8,400
Less than 1.0 percent.....	72,238	14,879	11,576	11,509	9,220	5,905	4,878	2,264	2,451	1,618	-	73	7,865	8,700
1.0 to 2.9 percent.....	31,127	5,693	6,362	4,615	6,803	3,348	994	290	941	194	39	50	1,799	8,900
3.0 to 4.9 percent.....	25,901	3,551	4,174	6,191	5,031	3,063	1,543	360	454	95	68	-	1,372	9,300
5.0 to 6.9 percent.....	19,826	4,149	2,479	4,168	3,089	2,695	1,093	172	875	-	-	234	875	9,200
7.0 to 8.9 percent.....	11,659	1,877	2,423	2,756	1,724	1,414	614	-	114	328	-	-	409	8,700
9.0 to 10.9 percent.....	13,858	2,208	2,686	2,720	2,473	1,960	680	293	241	-	81	-	516	9,100
11.0 to 12.9 percent.....	5,939	1,033	1,663	1,048	1,189	336	43	-	-	258	44	-	324	7,800
13.0 to 14.9 percent.....	6,404	1,643	680	1,080	669	757	34	54	-	186	-	27	1,273	8,100
15 percent or more.....	34,929	14,817	5,923	2,941	3,097	2,656	1,021	350	28	42	-	268	3,787	5,300
Not reported or not computed.....	55,923	10,950	8,544	7,839	8,243	3,722	1,739	538	905	753	337	462	11,890	8,300
Median.....	3.6	5.4	3.5	3.9	3.2	4.3	1.8	0.8	1.2	...	...	...	2.0	...
Acquired 1970 and 1971 (part)....	45,972	11,883	8,797	7,912	8,190	3,234	2,273	405	1,145	224	96	320	1,492	8,000
OWNER CHARACTERISTICS														
Type of Owner														
Individual.....	234,682	54,383	43,810	39,782	36,045	19,793	10,123	2,493	4,200	2,297	461	919	20,356	8,100
Partnership.....	45,059	8,461	6,132	7,599	7,450	4,662	2,912	1,168	1,777	619	326	139	3,814	9,500
Real estate corporation.....	32,739	8,466	4,391	3,775	4,707	2,922	1,250	577	490	187	1	230	5,741	7,900
Real estate investment trust.....	4,399	927	617	650	657	479	239	224	-	436	-	-	171	9,700
Financial institution.....	756	-	-	51	279	322	-	-	-	-	-	-	105	...
Housing cooperative organization.....	1,955	49	168	99	258	168	139	204	394	159	-	34	283	...
Other.....	5,305	1,096	529	647	735	897	141	61	244	200	-	111	644	10,200
Not reported.....	2,130	327	171	712	98	35	108	-	27	-	-	-	653	...

<sup>1</sup>Excludes properties with less than half of units<sup>1</sup> in rental market during all of year preceding survey.

Table 9. **Value Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Nonmortgaged Properties: 1971**

[Number of nonmortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
5-to-49-housing-unit nonmortgaged properties.....	155,041	62,413	33,135	15,494	9,642	4,122	3,572	1,004	1,951	1,619	391	484	21,213	5,300
RECURRING EXPENSES														
Real Estate Tax Per Housing Unit														
Acquired before 1970.....	145,265	57,078	31,395	14,782	8,635	4,072	3,572	946	1,951	1,619	...	...	20,340	5,400
Less than \$100.....	47,579	31,494	6,954	1,033	442	283	-	-	339	32	...	...	6,736	3,200
\$100 to \$199.....	42,293	13,587	13,240	5,528	2,852	1,157	391	-	264	232	...	...	5,043	6,000
\$200 to \$299.....	24,261	5,080	5,470	4,633	2,359	1,136	1,370	440	392	136	...	...	3,030	7,500
\$300 to \$349.....	5,115	606	2,464	487	249	465	449	-	-	-	...	...	273	6,800
\$350 to \$399.....	4,025	534	489	877	99	170	569	-	360	-	...	...	928	9,000
\$400 to \$449.....	1,896	38	235	394	81	-	-	224	527	224	...	...	172	...
\$450 to \$499.....	1,494	84	158	390	376	-	-	223	-	224	...	...	40	...
\$500 to \$549.....	1,527	-	95	487	224	188	227	-	-	305	...	...	-	...
\$550 to \$599.....	380	-	150	2	-	-	227	-	-	-	...	...	-	...
\$600 to \$699.....	1,287	-	-	276	146	416	-	-	68	-	...	...	114	...
\$700 to \$799.....	496	-	-	-	320	-	-	-	-	176	...	...	-	...
\$800 or more.....	888	-	-	-	103	-	2	59	-	-	...	...	720	...
Not reported.....	14,024	5,655	2,140	676	1,384	257	337	-	-	290	...	...	3,285	4,700
Median.....dollars..	142	81	157	210	214	241	289	...	...	...	...	...	135	...
Acquired 1970 and 1971 (part)....	9,775	5,335	1,740	712	1,007	50	-	58	-	-	...	...	873	4,200
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	145,265	57,078	31,395	14,782	8,635	4,072	3,572	946	1,951	1,619	...	...	20,340	5,400
Less than \$10.....	7,681	2,746	1,737	808	403	556	338	-	490	264	...	...	-	6,600
\$10 to \$14.....	11,307	5,029	2,077	839	1,397	1,075	53	84	392	360	...	...	-	5,800
\$15 to \$19.....	19,621	5,443	5,766	2,743	1,952	945	1,370	355	360	419	...	...	-	6,900
\$20 to \$24.....	16,687	6,416	4,536	2,675	985	329	883	224	527	111	...	...	-	6,100
\$25 to \$29.....	13,350	6,379	2,554	2,726	954	136	134	223	68	176	...	...	-	5,300
\$30 to \$39.....	16,637	8,640	5,186	1,888	297	170	455	-	-	-	...	...	-	4,800
\$40 to \$49.....	12,105	6,629	3,725	715	429	604	-	2	-	-	...	...	-	4,600
\$50 to \$59.....	6,193	3,215	1,879	873	224	-	2	-	-	-	...	...	-	4,800
\$60 or more.....	9,724	6,690	1,568	837	569	-	-	57	-	-	...	...	-	3,600
Not reported or not computed.....	31,960	5,890	2,367	676	1,424	257	337	-	114	290	...	...	20,340	4,900
Median.....dollars..	25	29	25	24	19	16	19	...	...	...	...	...	-	...
Acquired 1970 and 1971 (part)....	9,775	5,335	1,740	712	1,007	50	-	58	-	-	...	...	873	4,200
PROPERTY CHARACTERISTICS														
Year Built														
1969 and 1970 (part).....	308	57	158	-	35	58	-	-	-	-	...	...	-	...
1967 and 1968.....	764	-	258	112	219	176	-	-	-	-	...	...	-	...
1965 and 1966.....	1,382	90	40	253	267	-	267	223	-	111	...	...	133	...
1960 to 1964.....	2,472	411	701	373	145	467	121	-	-	-	...	...	253	...
1950 to 1959.....	12,920	4,051	1,180	1,591	2,188	788	964	355	-	2	...	...	1,583	8,200
1940 to 1949.....	14,831	4,681	2,715	2,025	1,717	502	912	142	-	30	...	...	2,108	6,500
1939 or earlier.....	119,686	51,952	27,595	10,916	5,072	2,130	1,308	285	1,883	1,477	...	...	16,410	5,000
Not reported.....	2,677	1,171	488	224	-	-	-	-	68	-	...	...	726	...
Purchase Price Per Housing Unit														
Properties acquired by purchase														
1967 to 1971 (part).....	11,607	5,539	2,901	570	1,340	234	267	58	68	111	...	...	518	5,000
Less than \$5,000.....	6,927	5,267	1,347	30	-	-	-	-	-	-	...	...	284	3,200
\$5,000 to \$7,499.....	1,964	-	1,419	272	274	-	-	-	-	-	...	...	-	...
\$7,500 to \$9,999.....	819	-	136	269	414	-	-	-	-	-	...	...	-	...
\$10,000 to \$12,499.....	828	-	-	-	652	176	-	-	-	-	...	...	-	...
\$12,500 to \$14,999.....	58	-	-	-	-	58	-	-	-	-	...	...	-	...
\$15,000 to \$17,499.....	267	-	-	-	-	-	267	-	-	-	...	...	-	...
\$17,500 to \$19,999.....	58	-	-	-	-	-	-	58	-	-	...	...	-	...
\$20,000 to \$24,999.....	178	-	-	-	-	-	-	-	68	111	...	...	-	...
\$25,000 to \$29,999.....	-	-	-	-	-	-	-	-	-	-	...	...	-	...
\$30,000 to \$34,999.....	-	-	-	-	-	-	-	-	-	-	...	...	-	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	...	...	-	...
\$40,000 to \$49,999.....	-	-	-	-	-	-	-	-	-	-	...	...	-	...
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	...	...	-	...
Not reported.....	507	272	-	-	-	-	-	-	-	-	...	...	234	...
Median.....dollars..	4,000	2,500	5,200	...	...	...	...	...	...	...	...	...	...	...
Other properties.....	143,434	56,874	30,233	14,923	8,302	3,887	3,305	946	1,883	1,509	...	...	20,695	5,400



**Table 9. Value Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Nonmortgaged Properties: 1971—Continued**

[Number of nonmortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Monthly Rental Receipts Per Housing Unit**

	Value per housing unit												Not reported	Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more		
Acquired before 1970 <sup>1</sup> .....	142,112	55,409	31,395	14,782	8,635	4,072	3,379	946	1,725	1,619	...	...	19,540	5,500
Less than \$50.....	44,096	28,543	6,265	1,676	743	553	221	-	-	425	...	...	5,547	3,400
\$50 to \$59.....	16,323	7,976	3,769	1,647	726	259	168	-	-	-	...	...	1,777	4,600
\$60 to \$69.....	15,890	6,295	5,447	1,471	171	260	-	-	114	30	...	...	1,887	5,300
\$70 to \$79.....	11,920	3,067	4,721	1,391	1,401	188	-	-	264	-	...	...	887	6,300
\$80 to \$89.....	8,614	2,206	2,484	1,062	831	528	192	-	-	408	...	...	903	6,700
\$90 to \$99.....	9,404	1,467	1,989	1,905	943	341	272	-	494	-	...	...	1,991	7,800
\$100 to \$119.....	12,209	1,321	3,048	3,050	1,455	884	825	-	302	195	...	...	861	8,600
\$120 to \$149.....	6,409	721	1,172	1,001	892	409	1,077	224	-	224	...	...	689	9,900
\$150 to \$174.....	1,466	-	198	218	524	224	227	-	-	-	...	...	74	...
\$175 to \$199.....	1,402	-	-	83	54	58	395	387	314	111	...	...	-	...
\$200 to \$249.....	406	-	-	86	152	-	-	-	168	-	...	...	-	...
\$250 to \$299.....	165	-	-	-	-	95	-	2	68	-	...	...	-	...
\$300 or more.....	514	-	-	-	-	-	2	57	-	-	...	...	451	...
No rental receipts.....	933	523	-	112	-	-	-	-	-	-	...	...	298	...
Not reported.....	12,363	3,290	2,301	1,079	744	272	-	275	-	226	...	...	4,175	5,900
Median.....dollars..	62	45	68	85	90	93	120	...	...	...	...	...	61	...
Mean.....dollars..	69	50	69	84	95	96	119	...	...	...	...	...	80	...
Acquired 1970 and 1971 (part)....	9,245	5,155	1,596	712	1,007	50	-	58	-	-	...	...	667	4,200

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	142,112	55,409	31,395	14,782	8,635	4,072	3,379	946	1,725	1,619	...	...	19,540	5,500
Less than 5 percent.....	5,606	249	1,450	446	474	553	388	-	378	1,058	...	...	-	13,300
5 to 9 percent.....	18,822	3,192	4,682	3,548	3,067	1,768	1,209	224	797	335	...	...	-	8,600
10 to 14 percent.....	31,483	9,675	9,427	5,431	2,908	1,326	1,780	387	550	-	...	...	-	6,600
15 to 19 percent.....	25,245	12,139	8,231	3,721	1,092	58	-	2	-	-	...	...	-	5,100
20 to 24 percent.....	13,731	8,992	4,289	96	200	95	2	57	-	-	...	...	-	3,800
25 to 29 percent.....	6,959	5,853	691	263	152	-	-	-	-	-	...	...	-	3,000
30 to 39 percent.....	7,958	7,549	324	86	-	-	-	-	-	-	...	...	-	2,600
40 percent or more.....	3,946	3,946	-	-	-	-	-	-	-	-	...	...	-	2,500
Not reported or not computed.....	28,362	3,813	2,301	1,191	744	272	-	275	-	226	...	...	19,540	5,600
Median.....	15	20	14	12	10	8	10	...	...	...	...	...	-	...
Acquired 1970 and 1971 (part)....	9,245	5,155	1,596	712	1,007	50	-	58	-	-	...	...	667	4,200

**Rental Vacancy Losses as a Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	142,112	55,409	31,395	14,782	8,635	4,072	3,379	946	1,725	1,619	...	...	19,540	5,500
Less than 1.0 percent.....	45,367	16,091	10,491	4,586	3,313	1,241	2,481	284	1,535	620	...	...	4,332	6,100
1.0 to 2.9 percent.....	8,660	2,881	1,692	1,191	1,230	379	168	164	68	176	...	...	711	6,600
3.0 to 4.9 percent.....	6,284	2,268	984	568	870	-	-	-	122	224	...	...	1,247	5,600
5.0 to 6.9 percent.....	6,441	3,005	1,731	699	278	463	-	-	-	30	...	...	234	5,100
7.0 to 8.9 percent.....	6,692	2,256	2,189	362	343	-	-	-	-	111	...	...	1,432	5,400
9.0 to 10.9 percent.....	7,574	3,331	1,751	1,282	186	-	-	-	-	-	...	...	809	5,100
11.0 to 12.9 percent.....	3,226	1,461	815	262	280	-	-	-	-	-	...	...	408	5,000
13.0 to 14.9 percent.....	3,828	1,610	1,183	-	213	249	192	-	-	-	...	...	381	5,200
15 percent or more.....	24,521	13,357	4,649	2,178	527	1,028	-	-	-	-	...	...	2,781	4,100
Not reported or not computed.....	29,519	9,148	5,910	3,654	1,395	712	539	498	-	458	...	...	7,205	5,800
Median.....	3.7	6.3	3.9	2.7	1.7	5.1	0.5	...	...	...	...	...	4.8	...
Acquired 1970 and 1971 (part)....	9,245	5,155	1,596	712	1,007	50	-	58	-	-	...	...	667	4,200

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	121,862	51,913	25,502	12,623	6,876	3,545	2,917	580	1,264	1,587	...	...	14,931	5,200
Partnership.....	13,073	4,718	2,583	1,517	399	412	373	57	270	-	...	...	2,528	5,500
Real estate corporation.....	10,109	3,640	2,950	817	1,017	-	2	2	-	30	...	...	1,651	5,500
Real estate investment trust.....	560	-	379	-	95	-	-	-	-	-	...	...	86	...
Financial institution.....	1,350	-	504	30	583	-	-	58	-	-	...	...	176	...
Housing cooperative organization.....	685	88	33	-	74	-	-	-	-	-	...	...	219	...
Other.....	6,243	1,671	1,099	450	598	165	280	307	416	2	...	...	990	7,200
Not reported.....	1,158	383	85	57	-	-	-	-	-	-	...	...	633	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
5-to-49-housing-unit mortgaged properties.....	327,025	39,245	24,220	31,613	38,882	50,086	46,289	33,013	16,976	9,163	5,771	31,767	52
<b>MORTGAGE CHARACTERISTICS</b>													
Number of Mortgages													
1.....	261,269	37,358	21,891	27,756	33,606	38,770	34,535	20,342	10,145	5,932	3,235	27,698	48
2.....	58,905	1,887	2,184	3,717	4,682	10,465	10,562	10,431	5,570	3,047	2,467	3,893	64
3 or more.....	6,851	-	146	140	595	850	1,191	2,240	1,261	184	68	176	71
Origin of First Mortgage													
Mortgage made at time property acquired.....	181,761	17,356	12,144	17,940	22,239	30,540	30,177	17,970	10,126	5,014	2,963	15,293	54
Mortgage assumed at time property acquired.....	71,944	6,349	4,072	5,594	8,772	13,919	9,514	10,783	4,206	2,465	1,317	4,954	56
Mortgage placed later than acquisition of property.....	73,320	15,540	8,004	8,080	7,871	5,627	6,597	4,261	2,645	1,684	1,491	11,520	39
Refinanced mortgage: Same lender.....	36,379	8,023	3,372	4,217	3,166	3,037	3,123	2,619	858	770	501	6,693	38
Refinanced mortgage: Different lender.....	24,041	3,503	2,919	2,823	3,567	2,147	2,914	1,638	835	405	741	2,549	44
Mortgage placed on property owned free and clear of debt.....	12,900	4,014	1,713	1,040	1,138	443	561	4	952	509	249	2,277	27
Purpose of First Mortgage Placed Later Than Acquisition of Property													
Mortgages placed later than acquisition of property.....	73,320	15,540	8,004	8,080	7,871	5,627	6,597	4,261	2,645	1,684	1,491	11,520	39
Renew or extend loan that had fallen due, without increasing the outstanding balance....	13,691	2,736	2,158	1,629	1,564	816	608	1,346	303	376	130	2,024	35
Secure better terms.....	9,141	1,211	733	870	1,428	1,222	1,381	419	279	235	65	1,298	47
Provide funds for additions, improvements, or repairs to this property.....	21,840	6,301	2,348	2,864	1,392	1,327	1,735	745	839	432	295	3,561	31
Provide funds for investment in other real estate.....	10,715	2,625	1,065	794	1,741	562	1,025	461	813	3	682	943	42
Provide funds for other types of investments...	2,346	320	90	395	551	224	162	130	-	339	-	136	...
Provide funds for educational or medical expenses.....	148	-	-	-	-	-	148	-	-	-	-	-	...
Other reasons.....	6,223	1,268	524	499	548	838	1,233	204	126	-	-	984	46
Not reported.....	9,218	1,080	1,086	1,030	646	638	305	955	286	299	319	2,574	41
Other properties.....	253,705	23,704	16,216	23,534	31,011	44,459	39,691	28,753	14,331	7,478	4,279	20,247	55
Year First Mortgage Made													
1969 to 1971 (part).....	98,753	4,485	4,043	6,193	8,673	14,330	19,434	16,088	10,375	6,423	3,788	4,920	64
1967 and 1968.....	74,648	4,027	4,535	5,973	9,172	15,808	13,462	9,814	3,734	950	768	6,406	56
1965 and 1966.....	55,531	5,128	4,160	7,903	7,807	10,649	5,904	4,179	1,108	783	809	7,100	48
1960 to 1964.....	81,669	18,129	8,568	10,196	12,365	8,752	7,224	2,502	1,759	753	284	11,139	38
1955 to 1959.....	12,671	6,332	2,429	972	700	394	217	430	-	254	123	822	18
1950 to 1954.....	2,372	1,106	52	115	61	153	47	-	-	-	-	837	...
1949 or earlier.....	1,381	38	434	261	104	-	-	-	-	-	-	544	...
Variable Interest Rate on First Mortgage													
Yes.....	59,946	5,576	3,101	6,233	5,971	11,827	9,075	7,333	3,164	1,798	659	5,209	55
No.....	267,079	33,668	21,120	25,381	32,911	38,259	37,214	25,680	13,812	7,364	5,112	26,558	51
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage													
Less than 8 years.....	18,663	4,259	2,641	2,261	1,583	2,082	1,401	1,542	554	193	221	1,927	36
8 to 12 years.....	61,248	12,018	5,967	5,655	8,574	6,336	5,242	3,594	2,533	1,502	1,890	7,937	43
13 to 17 years.....	69,967	10,146	7,444	9,562	7,877	10,508	8,029	4,935	3,485	716	1,315	5,951	46
18 to 22 years.....	102,197	7,928	5,709	12,207	14,142	19,300	14,904	9,714	5,041	3,352	1,206	8,694	53
23 to 27 years.....	52,889	1,763	928	615	4,861	9,942	13,113	11,536	3,631	1,674	928	3,897	64
28 to 32 years.....	6,494	152	320	140	525	462	1,793	882	565	764	-	891	66
33 to 37 years.....	2,345	-	218	225	428	421	143	156	298	85	-	372	...
38 years or more.....	2,300	-	32	72	227	-	425	226	675	302	105	235	...
No stated term.....	10,922	2,980	962	876	665	1,036	1,238	429	195	574	106	1,863	36
Median.....	18.3	13.9	15.0	16.8	18.3	19.4	20.6	21.1	19.8	20.8	15.7	17.2	...
Holder's Acquisition of First Mortgage													
Originated by holder.....	285,022	34,967	20,554	28,308	32,574	44,630	41,481	27,862	15,207	7,004	4,964	27,473	52
Purchased from present servicer.....	20,533	2,346	1,755	1,338	3,280	3,660	1,708	2,676	840	951	137	1,842	51
Purchased from someone else.....	15,800	1,442	1,457	1,704	2,252	1,617	2,357	1,494	496	629	379	1,974	50
Not reported.....	5,669	490	455	264	776	180	743	981	433	578	291	479	65
First Mortgagee Participation in Property Income													
Yes.....	2,213	131	317	58	376	201	599	390	38	43	61	-	...
No.....	324,695	39,113	23,904	31,555	38,506	49,806	45,652	32,624	16,938	9,120	5,710	31,767	52
Not reported.....	116	-	-	-	-	79	37	-	-	-	-	-	...



Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	305,945	37,544	22,242	29,947	36,876	48,106	43,315	31,544	15,493	7,664	5,231	27,981	52
Delinquent (30 days or more).....	17,042	1,176	855	1,372	1,972	1,649	2,443	1,078	1,483	1,412	539	3,063	59
1 to 3 payments.....	11,015	1,176	431	1,142	1,750	1,054	1,738	553	960	830	193	1,188	53
4 or more payments.....	6,027	-	423	230	222	595	704	526	523	582	346	1,875	68
Foreclosure in process.....	1,207	-	-	-	32	261	227	42	198	-	224	223	...
Foreclosure not in process.....	4,820	-	423	230	190	335	477	484	326	582	123	1,652	69
Not reported.....	3,036	252	1,123	108	34	107	258	390	-	86	-	677	...
No regular payments required.....	1,002	273	-	187	-	224	272	-	-	-	-	46	...
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts													
Acquired before 1970 and regular pay- ments for interest and/or principal on first mortgage <sup>1</sup> .....	276,847	37,413	22,620	28,463	34,890	43,793	36,921	23,454	9,952	5,428	3,800	30,112	49
Less than 20 percent.....	20,112	9,051	2,242	1,884	973	717	425	406	129	144	91	4,051	17
20 to 29 percent.....	36,496	9,435	5,244	5,572	5,004	3,014	1,107	612	1,149	245	418	4,697	32
30 to 39 percent.....	54,775	6,242	6,728	8,368	9,449	9,631	6,607	2,060	552	927	146	4,065	44
40 to 49 percent.....	53,189	4,990	3,097	4,935	6,423	11,528	9,183	5,902	1,648	1,260	345	3,876	54
50 to 59 percent.....	36,953	2,564	1,133	1,467	4,261	9,320	9,162	5,639	1,134	370	252	1,651	58
60 to 69 percent.....	20,750	1,568	1,196	2,110	2,033	1,526	4,182	4,055	2,077	624	456	925	63
70 to 79 percent.....	8,966	861	175	620	1,386	1,880	1,497	1,238	690	281	301	38	57
80 to 89 percent.....	6,674	167	269	550	966	1,407	1,070	587	599	94	326	640	57
90 to 99 percent.....	1,949	267	191	111	-	381	316	235	58	78	31	281	...
100 percent or more.....	12,798	549	952	924	1,971	1,146	1,521	1,795	788	604	1,318	1,229	61
Not reported or not computed.....	24,185	1,719	1,394	1,924	2,423	3,244	1,850	924	1,129	802	117	8,659	50
Median.....	42	29	34	36	41	45	50	54	58	47	74	34	...
Other properties.....	46,928	1,411	1,509	2,749	3,616	6,028	9,005	9,158	6,435	3,677	1,848	1,492	68
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....	279,964	37,850	22,711	29,051	35,265	44,019	37,361	23,688	10,542	5,428	3,800	30,247	49
Less than \$10.....	13,779	3,940	1,160	1,570	1,208	2,305	2,173	800	208	165	249	-	41
\$10 to \$14.....	21,995	2,458	2,583	3,318	3,735	3,960	3,622	1,129	888	142	161	-	47
\$15 to \$19.....	37,823	5,940	3,876	5,476	6,001	6,700	4,793	3,148	931	565	393	-	46
\$20 to \$24.....	50,120	5,019	5,214	7,250	7,366	8,834	6,898	5,841	2,234	666	797	-	50
\$25 to \$29.....	33,256	4,737	2,871	2,559	4,572	6,921	6,781	2,868	1,456	460	31	-	52
\$30 to \$39.....	34,153	4,866	2,233	3,069	5,175	6,210	5,342	3,946	2,133	844	335	-	52
\$40 to \$49.....	17,974	3,105	1,034	1,084	2,297	4,028	2,593	2,414	565	357	499	-	53
\$50 to \$59.....	11,698	2,729	721	1,858	1,309	1,103	1,970	877	696	186	249	-	44
\$60 or more.....	21,656	3,514	2,291	2,248	2,586	3,274	2,096	1,621	1,153	1,864	1,010	-	50
Not reported or not computed.....	37,508	1,542	727	620	1,017	684	1,093	1,045	277	180	76	30,247	47
Median.....dollars..	24	25	23	22	24	24	25	25	27	37	36	-	...
Acquired 1970 and 1971 (part).....	47,061	1,395	1,509	2,562	3,616	6,067	8,927	9,325	6,435	3,734	1,970	1,520	68
PROPERTY CHARACTERISTICS													
Year Property Acquired													
1969 to 1971 (part).....	80,437	2,521	2,595	4,126	6,814	13,228	15,929	14,704	9,652	5,911	2,624	2,332	66
1967 and 1968.....	64,855	2,079	2,450	4,856	7,682	14,747	13,172	8,850	3,451	1,020	1,540	5,008	58
1965 and 1966.....	49,451	2,362	3,630	6,808	7,193	9,982	6,694	4,972	1,209	600	769	5,231	52
1960 to 1964.....	77,684	14,755	7,036	10,112	12,891	9,312	8,289	2,912	1,019	374	462	10,523	41
1955 to 1959.....	24,316	7,230	4,535	3,089	1,927	1,496	1,002	995	612	786	157	2,489	28
1950 to 1954.....	14,263	4,286	1,771	1,223	1,577	568	768	265	765	39	29	2,974	27
1949 or earlier.....	16,018	6,013	2,204	1,400	797	754	435	315	269	432	189	3,209	21
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Year Built													
1969 and 1970 (part).....	9,931	408	73	71	32	2,286	2,223	1,956	880	1,113	461	427	68
1967 and 1968.....	19,771	184	180	1,133	1,527	3,865	4,988	3,702	1,846	989	444	914	65
1965 and 1966.....	21,277	424	945	1,311	3,308	5,227	3,957	3,634	653	629	316	872	58
1960 to 1964.....	45,418	2,777	1,773	4,215	6,760	9,054	8,697	5,569	1,595	884	99	3,994	55
1950 to 1959.....	42,370	4,815	4,419	4,936	5,396	5,806	5,224	4,745	2,197	1,024	198	3,610	49
1940 to 1949.....	22,154	2,826	3,414	1,477	2,964	4,007	2,500	1,816	1,014	495	245	1,396	48
1939 or earlier.....	156,119	26,972	12,798	17,990	18,207	19,488	17,167	11,020	8,196	3,107	3,464	17,711	46
Not reported.....	9,985	837	619	480	689	353	1,533	571	595	922	543	2,843	63

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price Per Housing Unit**

	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
Properties acquired by purchase 1967 to 1971 (part).....	143,271	4,333	5,011	8,982	14,497	27,707	29,101	22,936	12,854	6,931	4,002	6,917	62
Less than \$5,000.....	42,354	2,615	2,793	4,473	4,776	8,439	7,531	4,203	3,301	1,029	1,806	1,387	56
\$5,000 to \$7,499.....	27,175	709	1,165	1,799	3,112	5,072	6,150	3,685	2,279	1,841	1,010	353	62
\$7,500 to \$9,999.....	28,251	201	224	983	3,129	6,232	6,614	6,161	2,725	1,202	422	358	64
\$10,000 to \$12,499.....	19,736	347	621	690	554	4,058	4,549	4,370	2,517	1,518	301	209	67
\$12,500 to \$14,999.....	10,341	216	44	578	735	2,050	2,069	2,500	1,269	560	169	150	67
\$15,000 to \$17,499.....	4,501	35	-	140	736	785	755	1,393	313	185	157	-	67
\$17,500 to \$19,999.....	1,810	43	32	-	616	357	430	4	132	197	-	-	...
\$20,000 to \$24,999.....	2,035	-	-	-	588	93	695	387	270	-	2	-	...
\$25,000 to \$29,999.....	743	110	-	149	-	258	226	-	-	-	-	-	...
\$30,000 to \$34,999.....	253	-	39	169	-	-	-	-	44	-	-	-	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-
\$40,000 to \$49,999.....	481	-	-	-	-	268	43	-	-	170	-	-	...
\$50,000 or more.....	288	59	2	-	-	-	-	-	-	227	-	-	...
Not reported.....	5,305	-	91	-	250	95	40	232	2	1	134	4,460	...
Median.....dollars..	7,500	4,100	4,400	5,000	6,900	7,600	7,800	8,900	8,300	8,700	5,300	4,400	...
Other properties.....	183,753	34,912	19,210	22,631	24,385	22,379	17,188	10,077	4,122	2,231	1,769	24,850	41

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	277,803	37,686	22,620	28,650	34,890	44,017	37,193	23,454	9,952	5,428	3,800	30,112	49
Less than \$50.....	30,551	6,031	3,920	3,027	3,170	4,346	2,397	2,021	953	379	1,409	2,897	42
\$50 to \$59.....	17,162	5,466	1,733	1,509	1,922	1,616	1,162	391	854	281	455	1,773	33
\$60 to \$69.....	23,497	4,903	2,630	4,358	2,430	2,789	2,007	1,069	745	44	139	2,381	36
\$70 to \$79.....	23,736	3,639	1,077	3,592	3,164	2,864	2,540	2,101	777	665	204	3,114	46
\$80 to \$89.....	26,146	3,834	2,827	2,879	3,883	3,175	2,417	2,441	946	755	531	2,457	45
\$90 to \$99.....	21,106	2,308	1,539	2,274	2,230	2,964	4,756	1,177	772	677	365	2,044	53
\$100 to \$119.....	40,279	4,573	3,464	5,093	6,306	8,519	4,449	3,609	958	479	311	2,517	49
\$120 to \$149.....	40,889	3,006	3,131	2,484	6,799	7,776	9,011	4,746	1,406	692	265	1,573	55
\$150 to \$174.....	16,619	1,200	575	577	1,467	4,000	3,681	2,808	683	532	5	1,093	59
\$175 to \$199.....	5,827	525	204	640	428	854	1,299	950	171	120	-	634	59
\$200 to \$249.....	4,155	155	78	225	542	1,235	640	665	244	-	-	370	57
\$250 to \$299.....	1,197	49	2	67	53	180	587	258	-	1	-	-	...
\$300 or more.....	2,133	230	45	-	71	453	126	293	313	-	-	601	...
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	24,506	1,768	1,394	1,924	2,423	3,244	2,122	924	1,129	802	117	8,659	51
Median.....dollars..	92	74	84	83	97	106	110	111	91	92	59	82	...
Mean.....dollars..	101	86	86	89	98	110	114	115	114	99	67	108	...
Acquired 1970 and 1971 (part).....	45,972	1,138	1,509	2,562	3,616	5,804	8,733	9,158	6,435	3,677	1,848	1,492	68

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	277,803	37,686	22,620	28,650	34,890	44,017	37,193	23,454	9,952	5,428	3,800	30,112	49
Less than 5 percent.....	5,770	1,123	647	343	970	534	574	798	298	224	258	-	47
5 to 9 percent.....	26,799	5,240	4,441	3,530	4,410	3,842	2,478	1,624	488	172	574	-	40
10 to 14 percent.....	92,571	11,987	7,696	11,300	13,069	16,810	17,192	9,595	3,131	1,222	570	-	51
15 to 19 percent.....	57,771	8,314	4,930	5,674	6,884	12,770	9,557	6,171	1,732	1,025	713	-	52
20 to 24 percent.....	25,706	5,040	1,616	3,267	3,943	3,720	2,859	2,677	1,235	929	420	-	47
25 to 29 percent.....	9,424	1,706	790	1,305	1,023	1,327	1,155	882	688	247	299	-	48
30 to 39 percent.....	8,361	1,677	990	717	1,411	1,164	853	375	379	449	347	-	45
40 percent or more.....	5,442	832	116	589	756	607	402	408	872	359	503	-	57
Not reported or not computed.....	45,959	1,768	1,394	1,924	2,423	3,244	2,122	924	1,129	802	117	30,112	51
Median.....	14	14	13	14	14	14	14	14	16	18	18	-	...
Acquired 1970 and 1971 (part).....	45,972	1,138	1,509	2,562	3,616	5,804	8,733	9,158	6,435	3,677	1,848	1,492	68

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	277,803	37,686	22,620	28,650	34,890	44,017	37,193	23,454	9,952	5,428	3,800	30,112	49
Less than 1.0 percent.....	72,238	12,328	6,242	7,534	10,764	10,731	7,662	4,837	1,932	1,195	1,148	7,865	45
1.0 to 2.9 percent.....	31,127	2,080	1,497	3,930	4,343	6,869	5,496	3,308	1,371	328	103	1,799	54
3.0 to 4.9 percent.....	25,901	3,615	2,731	1,884	2,412	4,192	3,837	3,069	1,397	896	497	1,372	54
5.0 to 6.9 percent.....	19,826	1,317	1,644	1,979	3,926	3,416	3,466	1,837	682	610	71	875	52
7.0 to 8.9 percent.....	11,659	1,231	1,026	986	1,579	2,236	2,105	1,783	229	32	42	409	54
9.0 to 10.9 percent.....	13,858	1,302	1,211	1,279	1,916	2,387	2,869	1,536	629	41	171	516	54
11.0 to 12.9 percent.....	5,939	1,006	535	573	411	1,098	835	824	51	279	-	324	53
13.0 to 14.9 percent.....	6,404	793	313	803	659	804	1,160	597	-	-	-	1,273	50
15 percent or more.....	34,929	5,824	3,628	3,978	3,116	4,778	3,643	2,892	1,570	399	1,315	3,787	46
Not reported or not computed.....	55,923	8,189	3,792	5,702	5,761	7,506	6,121	2,771	2,090	1,647	453	11,890	47
Median.....	3.6	3.2	4.2	3.0	2.7	3.3	3.9	4.5	3.7	3.7	4.7	2.0	...
Acquired 1970 and 1971 (part).....	45,972	1,138	1,509	2,562	3,616	5,804	8,733	9,158	6,435	3,677	1,848	1,492	68

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 10. **Total Outstanding Debt as Percent of Value, Rental and Vacant 5-to-49-Housing-Unit Properties:**  
**1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

OWNER CHARACTERISTICS

Type of Owner

	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
Individual.....	234,682	30,613	18,382	23,660	31,486	35,660	33,300	22,231	11,150	4,248	3,597	20,356	50
Partnership.....	45,059	3,218	3,074	4,620	3,228	7,325	7,641	6,328	3,072	2,304	434	3,814	58
Real estate corporation.....	32,739	3,113	1,751	2,303	3,208	5,010	2,995	3,307	2,270	1,714	1,326	5,741	56
Real estate investment trust.....	4,399	737	164	641	302	547	705	453	93	291	296	171	54
Financial institution.....	756	-	-	-	288	111	110	51	92	-	-	105	...
Housing cooperative organization.....	1,955	300	404	123	-	197	426	28	29	165	-	283	...
Other.....	5,305	623	445	266	314	972	953	445	243	282	117	644	57
Not reported.....	2,130	642	-	-	56	264	160	170	27	158	-	653	...

Table 11. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971**

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts reported	Not reported	
5-to-49-housing-unit mortgaged properties.....	277,803	30,551	17,162	23,497	23,736	26,146	21,106	40,279	40,889	22,446	5,352	2,133	-	24,506	92
MORTGAGE CHARACTERISTICS															
Number of Mortgages															
1.....	227,137	28,030	15,385	19,698	19,529	21,244	16,653	32,364	30,796	17,102	4,074	1,696	-	20,566	89
2.....	46,086	2,521	1,709	3,586	3,674	4,462	4,079	7,322	9,243	4,598	898	168	-	3,826	102
3 or more.....	4,580	-	68	212	534	439	375	593	851	746	379	269	-	114	120
First Mortgagee Participation in Property Income															
Yes.....	1,842	94	103	141	27	66	168	496	561	159	-	-	-	29	...
No.....	275,844	30,457	17,059	23,356	23,709	26,079	20,938	39,784	40,212	22,287	5,352	2,133	-	24,478	92
Not reported.....	116	-	-	-	-	-	-	-	116	-	-	-	-	-	...
Total Outstanding Debt as Percent of Value															
Less than 20 percent.....	37,686	6,031	5,466	4,903	3,639	3,834	2,308	4,573	3,006	1,725	204	230	-	1,768	74
20 to 29 percent.....	22,620	3,920	1,733	2,630	1,077	2,827	1,539	3,464	3,131	779	80	45	-	1,394	84
30 to 39 percent.....	28,650	3,027	1,509	4,358	3,592	2,879	2,274	5,093	2,484	1,217	292	-	-	1,924	83
40 to 49 percent.....	34,890	3,170	1,922	2,430	3,164	3,883	2,230	6,306	6,799	1,895	595	71	-	2,423	97
50 to 59 percent.....	44,017	4,346	1,616	2,789	2,864	3,175	2,964	8,519	7,776	4,854	1,416	453	-	3,244	106
60 to 69 percent.....	37,193	2,397	1,162	2,007	2,540	2,417	4,756	4,449	9,011	4,980	1,228	126	-	2,122	110
70 to 79 percent.....	23,454	2,021	391	1,069	2,101	2,441	1,177	3,609	4,746	3,757	922	293	-	924	111
80 to 89 percent.....	9,952	953	854	745	777	946	772	958	1,406	854	244	313	-	1,129	91
90 to 99 percent.....	5,428	379	281	44	665	755	677	479	692	653	1	-	-	802	92
100 percent or more.....	3,800	1,409	455	139	204	531	365	311	265	5	-	-	-	117	59
Not reported.....	30,112	2,897	1,773	2,381	3,114	2,457	2,044	2,517	1,573	1,726	370	601	-	8,659	82
Median.....	49	42	33	36	46	45	53	49	55	59	59	...	-	51	...
MORTGAGE PAYMENTS AND OTHER EXPENSES															
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit															
Regular monthly payments of interest and/or principal....	276,847	30,327	16,975	23,497	23,512	26,146	21,106	40,279	40,889	22,446	5,352	2,133	-	24,185	92
Less than \$50.....	190,189	27,473	16,378	21,824	20,312	22,230	16,614	27,153	15,834	3,837	771	654	-	17,111	80
\$50 to \$59.....	32,827	952	489	1,080	1,735	2,773	3,085	5,862	10,284	4,527	454	31	-	1,555	118
\$60 to \$69.....	20,348	429	108	474	458	454	579	3,017	7,626	5,054	397	-	-	1,752	134
\$70 to \$79.....	13,948	712	-	77	559	113	36	2,337	4,619	4,102	315	-	-	1,079	136
\$80 to \$89.....	6,116	119	-	-	116	-	224	301	1,116	2,536	378	664	-	663	166
\$90 to \$99.....	4,206	344	-	42	-	263	150	663	481	1,548	675	-	-	41	154
\$100 to \$119.....	4,345	298	-	-	170	222	418	315	406	584	1,287	44	-	601	153
\$120 to \$149.....	1,927	-	-	-	-	-	-	1	279	122	606	252	-	667	...
\$150 to \$174.....	809	-	-	-	162	-	-	-	93	4	468	82	-	-	...
\$175 to \$199.....	584	-	-	-	-	-	-	124	2	131	-	-	-	327	...
\$200 to \$249.....	910	-	-	-	-	92	-	507	-	-	-	311	-	-	...
\$250 to \$299.....	164	-	-	-	-	-	-	-	113	-	1	50	-	-	...
\$300 or more.....	472	-	-	-	-	-	-	-	38	-	-	44	-	390	...
Median.....dollars..	36	27	26	27	29	29	31	37	54	65	95	...	-	35	...
Mean.....dollars..	42	24	22	24	32	33	38	46	56	66	91	...	-	52	...
No regular payments required..	956	224	187	-	224	-	-	-	-	-	-	-	-	321	...
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit															
Regular monthly payments of interest and/or principal....	276,847	30,327	16,975	23,497	23,512	26,146	21,106	40,279	40,889	22,446	5,352	2,133	-	24,185	92
Less than \$70.....	231,112	28,506	16,567	23,378	22,234	24,999	19,807	34,328	29,576	10,950	1,029	684	-	19,053	86
\$70 to \$79.....	16,887	712	-	77	267	498	505	2,903	6,101	4,132	157	-	-	1,536	133
\$80 to \$89.....	9,120	466	-	-	341	72	224	916	2,780	2,848	383	395	-	695	143
\$90 to \$99.....	6,486	86	-	42	271	263	150	1,154	769	2,540	847	-	-	365	156
\$100 to \$119.....	5,569	298	-	-	170	222	333	315	715	930	1,818	44	-	723	169
\$120 to \$149.....	3,919	258	409	-	68	-	-	32	641	788	602	453	-	667	163
\$150 to \$174.....	928	-	-	-	-	-	2	-	93	125	514	150	-	43	...
\$175 to \$199.....	646	-	-	-	-	-	-	124	63	133	-	-	-	327	...
\$200 to \$249.....	1,158	-	-	-	162	92	86	507	-	-	-	311	-	-	...
\$250 to \$299.....	50	-	-	-	-	-	-	-	-	-	-	50	-	-	...
\$300 or more.....	972	-	-	-	-	-	-	-	151	-	1	44	-	776	...
Median.....dollars..	42	37	36	35	37	36	37	41	48	70	102	...	-	44	...
Mean.....dollars..	46	26	26	26	35	36	42	49	61	72	99	...	-	62	...
No regular payments required..	956	224	187	-	224	-	-	-	-	-	-	-	-	321	...



Table 11. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971—Continued

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES --Continued															
Current Status of First Mortgage Payments															
Current or ahead of schedule.....	259,820	26,248	14,807	22,483	21,965	24,013	20,186	38,613	39,460	21,496	5,277	2,133	-	23,138	94
Delinquent (30 days or more).....	14,184	3,285	1,787	691	1,479	1,488	804	1,489	1,235	880	-	-	-	1,047	75
1 to 3 payments.....	9,250	2,131	1,065	265	1,286	598	591	1,155	1,035	851	-	-	-	272	77
4 or more payments.....	4,934	1,154	722	426	193	890	212	334	201	28	-	-	-	775	64
Foreclosure in process.....	820	220	140	-	-	225	-	-	34	-	-	-	-	201	...
Foreclosure not in process.....	4,114	933	581	426	193	665	212	334	167	28	-	-	-	574	66
Not reported.....	2,844	794	381	322	68	645	117	177	194	71	75	-	-	-	67
No regular payments required.....	956	224	187	-	224	-	-	-	-	-	-	-	-	321	...
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts															
Acquired before 1970 and regular payments for interest and/or principal on first mortgage .....	276,847	30,327	16,975	23,497	23,512	26,146	21,106	40,279	40,889	22,446	5,352	2,133	-	24,185	92
Less than 20 percent.....	20,112	1,016	2,695	2,937	2,494	2,786	1,890	2,420	1,748	735	294	1,096	-	-	83
20 to 29 percent.....	36,496	4,065	2,531	5,377	4,355	4,966	2,735	6,323	3,229	1,892	420	603	-	-	83
30 to 39 percent.....	54,775	4,392	3,576	4,842	4,265	5,556	5,173	9,009	10,081	6,336	1,507	39	-	-	99
40 to 49 percent.....	53,189	3,934	2,556	4,522	4,127	3,481	3,650	9,744	11,885	7,240	1,795	254	-	-	108
50 to 59 percent.....	36,953	3,776	795	2,660	2,705	3,635	3,845	5,641	8,393	4,613	751	138	-	-	103
60 to 69 percent.....	20,750	1,944	2,191	988	1,693	3,776	2,388	3,670	3,375	418	308	-	-	-	89
70 to 79 percent.....	8,966	1,477	651	534	1,658	800	628	1,651	769	750	48	-	-	-	82
80 to 89 percent.....	6,674	1,574	908	977	769	489	225	822	501	182	227	-	-	-	68
90 to 99 percent.....	1,949	820	68	168	435	38	150	22	169	80	-	-	-	-	...
100 percent or more.....	12,798	7,329	1,006	491	1,012	620	421	978	739	200	1	2	-	-	43
Not reported or not computed.....	24,185	-	-	-	-	-	-	-	-	-	-	-	-	24,185	-
Median.....	42	54	39	37	41	39	42	42	44	43	42	...	-	-	...
Other properties.....	956	224	187	-	224	-	-	-	-	-	-	-	-	321	...
Real Estate Tax Per \$1,000 Value															
Less than \$10.....	13,524	2,143	1,194	1,009	1,449	2,042	1,629	1,144	1,070	583	-	2	-	1,259	81
\$10 to \$14.....	21,729	3,481	1,760	1,856	2,297	2,052	969	3,165	3,463	1,233	290	-	-	1,163	84
\$15 to \$19.....	37,606	4,535	2,550	3,546	2,376	2,217	2,995	6,950	6,735	2,578	675	-	-	2,450	97
\$20 to \$24.....	49,886	5,114	2,485	4,360	3,892	4,752	4,268	8,059	8,733	4,616	1,105	702	-	1,800	98
\$25 to \$29.....	33,255	1,891	1,687	1,380	2,696	3,718	2,415	7,220	7,505	3,576	334	36	-	796	106
\$30 to \$39.....	33,575	4,119	1,876	2,463	2,257	3,167	2,431	4,719	3,946	4,511	1,384	375	-	2,327	97
\$40 to \$49.....	17,858	1,980	1,154	1,601	876	1,267	1,077	3,092	3,155	1,602	815	30	-	1,210	102
\$50 to \$59.....	11,698	876	643	1,415	797	1,699	1,172	1,281	2,000	646	273	128	-	769	90
\$60 or more.....	21,656	2,988	1,321	2,997	3,431	2,408	1,723	1,976	2,174	1,233	72	259	-	1,075	78
Not reported or not computed.....	37,015	3,423	2,491	2,870	3,665	2,823	2,428	2,674	2,108	1,868	405	601	-	11,658	80
Median.....dollars..	24	23	23	24	25	25	24	24	24	26	30	...	-	24	...
Real Estate Tax as Percent of Rental Receipts															
Less than 5 percent.....	5,176	345	610	2	722	1,106	1,145	484	441	95	-	226	-	-	88
5 to 9 percent.....	24,567	2,869	3,036	2,981	3,279	2,753	1,732	2,672	3,196	1,224	181	644	-	-	80
10 to 14 percent.....	47,740	5,022	3,416	5,640	4,201	4,190	4,388	7,654	8,526	3,862	787	54	-	-	93
15 to 19 percent.....	60,852	5,803	2,999	4,237	4,914	6,877	5,318	10,290	11,498	7,335	1,372	209	-	-	100
20 to 24 percent.....	42,847	3,607	2,083	3,081	3,061	3,602	3,285	9,243	7,999	5,178	1,491	216	-	-	105
25 to 29 percent.....	29,890	1,617	2,496	3,064	2,954	4,525	2,315	4,061	4,133	2,932	1,317	475	-	-	91
30 to 34 percent.....	11,834	851	500	1,767	1,748	828	1,111	1,682	2,557	577	168	45	-	-	92
35 to 39 percent.....	6,383	1,530	293	372	663	77	804	1,317	797	445	-	84	-	-	93
40 percent or more.....	18,295	8,126	784	1,409	1,469	1,821	397	2,249	1,206	653	1	180	-	-	61
Not reported or not computed.....	30,219	780	943	943	724	368	612	627	535	144	35	-	-	24,506	72
Median.....	18	21	16	18	18	18	17	19	18	19	21	...	-	-	...
PROPERTY CHARACTERISTICS															
Year Property Acquired															
1969.....	33,126	3,965	1,489	2,412	2,352	2,185	2,600	3,918	5,357	3,740	1,003	420	-	3,685	98
1967 and 1968.....	64,151	6,682	3,825	4,273	4,658	3,734	5,078	10,351	11,797	6,367	1,733	182	-	5,469	102
1965 and 1966.....	49,042	4,701	2,066	4,266	3,756	5,497	3,660	7,129	8,363	4,733	690	370	-	3,811	96
1960 to 1964.....	77,682	6,515	5,678	6,531	6,792	8,701	5,488	11,162	12,123	5,648	1,500	364	-	7,180	91
1955 to 1959.....	23,761	3,023	1,832	1,888	2,008	3,279	2,057	4,511	2,241	1,496	38	67	-	1,321	87
1950 to 1954.....	14,147	2,850	797	1,910	1,836	1,045	1,417	1,421	675	193	236	322	-	1,444	74
1949 or earlier.....	15,895	2,815	1,475	2,217	2,335	1,704	807	1,787	333	268	152	408	-	1,595	72
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 11. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Monthly rental receipts per housing unit														Med- ian (dol- lars)
		Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
	Total														
PROPERTY CHARACTERISTICS--Continued															
Year Built															
1969.....	5,972	466	85	119	240	336	450	683	1,180	1,088	428	-	-	897	124
1967 and 1968.....	18,588	424	317	84	776	782	1,278	3,066	5,556	3,673	1,090	-	-	1,543	129
1965 and 1966.....	19,004	-	202	285	406	1,717	1,551	4,230	5,082	3,056	1,037	321	-	1,117	123
1960 to 1964.....	41,006	519	42	1,220	2,640	1,588	2,909	7,155	13,170	6,557	1,099	186	-	3,920	125
1950 to 1959.....	35,018	906	913	1,176	2,021	3,530	3,287	8,504	7,680	3,196	451	259	-	3,095	109
1940 to 1949.....	18,651	4,740	702	1,446	1,751	1,819	2,241	2,742	1,151	534	54	2	-	1,468	79
1939 or earlier.....	131,453	22,278	14,385	19,052	15,595	16,108	8,773	13,232	6,389	3,689	1,108	1,363	-	9,482	73
Not reported.....	8,111	1,219	515	116	307	266	616	667	680	653	-	-	-	2,985	92
Purchase Price Per Housing Unit															
Properties acquired by purchase 1967 to 1969.....	95,799	10,303	5,314	6,686	6,980	5,920	7,419	14,004	17,041	9,908	2,736	602	-	8,886	101
Less than \$5,000.....	27,739	7,654	4,065	5,164	3,505	2,353	1,213	1,067	455	79	-	-	-	2,184	62
\$5,000 to \$7,499.....	18,157	1,413	1,040	906	1,708	2,290	3,219	4,019	1,684	195	-	-	-	1,684	90
\$7,500 to \$9,999.....	18,880	484	133	151	779	779	2,535	4,813	6,405	1,005	478	136	-	1,183	116
\$10,000 to \$12,499.....	13,015	119	4	354	339	131	237	1,647	6,050	2,896	627	-	-	612	136
\$12,500 to \$14,999.....	7,298	267	-	-	-	58	73	657	1,655	3,597	136	269	-	587	158
\$15,000 to \$17,499.....	2,886	-	-	-	46	-	111	665	487	1,061	254	-	-	262	...
\$17,500 to \$19,999.....	1,665	-	-	-	-	224	-	-	231	752	324	-	-	134	...
\$20,000 to \$24,999.....	1,345	-	-	-	-	-	-	224	-	165	917	-	-	39	...
\$25,000 to \$29,999.....	409	-	-	-	-	-	-	107	-	-	-	153	-	149	...
\$30,000 to \$34,999.....	253	-	-	-	-	-	-	169	-	-	-	44	-	39	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	...
\$40,000 to \$49,999.....	384	-	-	-	-	-	-	268	-	-	-	-	-	117	...
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	...
Not reported.....	3,769	366	72	111	604	85	32	370	75	158	1	-	-	1,896	76
Median.....dollars..	7,500	3,200	3,200	3,200	4,500	5,600	6,900	8,400	10,000	13,000	...	...	-	6,900	...
Other properties.....	182,004	20,248	11,848	16,811	16,756	20,226	13,687	26,275	23,848	12,538	2,616	1,531	-	15,620	88
Rental Receipts as Percent of Value															
Less than 5 percent.....	5,770	4,468	4	223	-	224	2	561	121	168	-	-	-	-	32
5 to 9 percent.....	26,799	7,174	2,025	1,978	3,321	2,363	1,345	5,170	2,253	1,167	1	2	-	-	76
10 to 14 percent.....	92,571	7,264	4,211	5,575	6,315	9,293	8,149	17,163	20,742	10,768	2,767	323	-	-	106
15 to 19 percent.....	57,771	3,202	4,644	7,210	3,722	4,657	4,881	9,184	12,104	6,594	1,396	177	-	-	101
20 to 24 percent.....	25,706	3,301	1,283	2,849	3,846	4,083	2,560	3,561	2,436	1,474	275	38	-	-	83
25 to 29 percent.....	9,424	870	887	1,436	1,249	809	1,076	1,041	1,161	421	474	-	-	-	83
30 to 39 percent.....	8,361	731	1,609	1,139	1,462	1,247	518	857	458	1	69	271	-	-	74
40 percent or more.....	5,442	643	725	707	707	1,012	532	226	42	127	-	720	-	-	79
Not reported or not computed.....	45,959	2,897	1,773	2,381	3,114	2,457	2,044	2,517	1,573	1,726	370	601	-	24,506	82
Median.....	14	11	16	16	15	14	15	13	14	14	14	...	-	-	...
Rental Vacancy Losses as Percent of Potential Receipts															
Less than 1.0 percent.....	72,238	5,354	5,138	7,026	6,907	8,880	5,869	10,136	12,148	7,888	1,570	1,321	-	-	94
1.0 to 2.9 percent.....	31,127	865	1,042	2,623	3,503	3,266	3,576	4,983	5,679	4,197	1,052	342	-	-	103
3.0 to 4.9 percent.....	25,901	827	947	2,175	762	2,759	2,787	5,695	6,371	2,853	655	70	-	-	109
5.0 to 6.9 percent.....	19,826	606	1,754	1,928	1,669	1,426	1,449	5,455	3,286	1,615	638	-	-	-	104
7.0 to 8.9 percent.....	11,659	595	285	1,835	1,188	1,189	730	3,019	1,872	696	250	-	-	-	100
9.0 to 10.9 percent.....	13,858	1,176	394	1,652	1,354	1,142	1,317	2,021	2,968	1,590	242	-	-	-	99
11.0 to 12.9 percent.....	5,939	1,327	407	418	575	774	705	475	838	342	-	78	-	-	83
13.0 to 14.9 percent.....	6,404	565	1,128	570	576	469	631	1,215	662	203	156	227	-	-	88
15 percent or more.....	34,929	15,240	3,245	3,337	2,928	1,966	1,662	3,637	2,182	508	224	-	-	-	56
Not reported or not computed.....	55,923	3,995	2,821	1,933	4,274	4,274	2,378	3,642	4,884	2,556	565	95	-	24,506	86
Median.....	3.6	13.0	5.0	4.3	2.5	2.4	2.9	4.1	3.0	1.8	2.6	...	-	-	...
OWNER CHARACTERISTICS															
Type of Owner															
Individual.....	198,871	25,333	13,951	17,704	16,928	20,439	15,523	28,722	27,868	12,105	1,812	1,310	-	17,176	88
Partnership.....	38,100	2,374	1,442	2,914	3,190	2,980	2,980	5,040	5,898	5,710	2,035	294	-	3,244	106
Real estate corporation.....	28,680	2,221	1,465	2,521	3,096	1,866	1,977	3,893	5,061	3,189	942	302	-	2,147	100
Real estate investment trust.....	3,725	191	-	3	48	729	93	737	735	546	364	-	-	279	117
Financial institution.....	588	-	72	-	-	-	-	321	195	-	-	-	-	-	...
Housing cooperative organization.....	1,855	49	63	-	168	-	102	574	253	224	2	227	-	192	...
Other.....	4,102	384	-	354	103	89	140	940	699	672	197	-	-	523	115
Not reported.....	1,882	-	168	-	203	42	292	51	181	-	-	-	-	945	...



Table 12. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Nonmortgaged Properties: 1971

(Number of nonmortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
5-to-49-housing-unit nonmortgaged properties.....	142,112	44,096	16,322	15,889	11,920	8,614	9,404	12,209	6,410	2,868	571	514	933	12,362	62
RECURRING EXPENSES															
Real Estate Tax Per \$1,000 Value															
Less than \$10.....	6,916	3,402	920	566	480	563	-	235	228	-	-	...	-	521	47
\$10 to \$14.....	11,036	4,444	957	1,726	460	312	1,053	634	483	122	-	...	-	844	56
\$15 to \$19.....	19,456	6,145	2,314	2,012	2,002	1,675	803	2,700	269	356	168	...	-	1,012	63
\$20 to \$24.....	16,543	5,560	2,255	1,508	1,723	977	1,246	1,329	1,245	410	-	...	-	291	62
\$25 to \$29.....	13,132	3,883	1,784	2,163	826	1,174	753	1,541	635	276	68	...	-	28	64
\$30 to \$39.....	16,637	5,180	1,796	2,705	1,607	998	1,060	1,221	785	482	86	...	150	568	63
\$40 to \$49.....	12,105	3,719	1,025	1,459	1,545	670	1,164	1,589	90	488	154	...	-	200	68
\$50 to \$59.....	6,193	1,028	775	859	351	490	714	704	674	262	-	...	-	334	77
\$60 or more.....	9,554	1,796	1,349	608	1,139	774	488	1,395	1,066	396	-	...	112	371	76
Not reported or not computed.....	30,540	8,938	3,147	2,283	1,787	982	2,123	861	935	74	95	...	671	8,193	56
Median.....dollars..	25	23	25	27	27	26	28	27	29	...	...	...	...	18	...
Real Estate Tax as Percent of Rental Receipts															
Less than 5 percent.....	2,902	2,246	111	-	32	286	-	2	-	-	-	...	-	-	32
5 to 9 percent.....	16,019	5,894	1,777	3,459	779	891	1,394	1,339	487	-	-	...	-	-	60
10 to 14 percent.....	22,208	7,507	2,837	2,752	2,151	1,491	1,868	1,889	914	544	254	...	-	-	62
15 to 19 percent.....	26,914	7,411	3,617	3,559	2,748	2,123	1,487	3,116	1,902	571	152	...	-	-	66
20 to 24 percent.....	17,044	2,697	1,892	2,567	2,488	1,378	1,603	2,373	1,164	812	70	...	-	-	75
25 to 29 percent.....	14,459	4,566	1,494	1,903	863	1,127	1,045	1,755	1,136	570	-	...	-	-	66
30 to 34 percent.....	7,369	2,764	1,349	451	819	228	1,213	275	124	146	-	...	-	-	56
35 to 39 percent.....	4,292	1,239	1,002	369	474	164	394	254	114	224	-	...	-	-	59
40 percent or more.....	9,716	6,096	836	379	593	344	-	1,147	320	-	-	...	-	-	39
Not reported or not computed.....	21,188	3,677	1,407	450	972	582	400	59	248	2	95	...	933	12,363	51
Median.....	18	18	18	17	19	18	19	19	19	21	...	...	-	-	...
PROPERTY CHARACTERISTICS															
Year Built															
1969 and 1970 (Part).....	308	-	-	158	-	-	-	-	35	58	-	...	-	57	...
1967 and 1968.....	764	176	-	258	-	-	191	-	-	28	-	...	112	-	...
1965 and 1966.....	1,289	-	-	-	-	-	267	133	519	333	-	...	-	37	...
1960 and 1964.....	1,931	179	-	115	355	716	-	185	191	73	-	...	-	117	...
1950 to 1959.....	11,422	3,041	496	935	537	1,396	515	2,289	734	164	95	...	-	1,219	80
1940 to 1949.....	13,506	4,009	2,013	1,344	1,941	1,055	1,014	711	372	168	-	...	-	822	62
1939 or earlier.....	110,863	36,355	13,814	12,720	8,954	5,121	7,360	8,646	4,373	2,044	408	...	821	9,791	59
Not reported.....	2,028	336	-	359	133	325	57	244	185	-	68	...	-	320	...
Purchase Price Per Housing Unit															
Properties acquired by purchase 1967 to 1969.....	6,835	2,728	291	863	296	275	223	958	622	196	68	...	-	315	62
Less than \$5,000.....	3,846	2,280	85	447	158	107	-	496	-	-	-	...	-	272	39
\$5,000 to \$7,000.....	756	-	170	416	2	168	-	-	-	-	-	...	-	-	...
\$7,500 to \$9,999.....	550	-	-	-	136	-	32	-	355	28	-	...	-	-	...
\$10,000 to \$12,499.....	828	176	-	-	-	-	191	461	-	-	-	...	-	-	...
\$12,500 to \$14,999.....	58	-	-	-	-	-	-	-	58	-	-	...	-	-	...
\$15,000 to \$17,499.....	267	-	-	-	-	-	-	-	267	-	-	...	-	-	...
\$17,500 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$20,000 to \$24,999.....	178	-	-	-	-	-	-	-	-	111	68	...	-	-	...
\$25,000 to \$29,999.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$30,000 to \$34,999.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$40,000 to \$49,999.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	-	...	-	-	...
Not reported.....	352	272	37	-	-	-	-	-	-	-	-	...	-	43	...
Median.....dollars..	4,200	...	...	...	...	...	...	...	...	...	...	...	-	...	...
Other properties.....	135,277	41,368	16,031	15,026	11,624	8,339	9,181	11,251	5,788	2,672	503	...	933	12,047	62
Rental Receipts as Percent of Value															
Less than 5 percent.....	5,606	3,941	168	359	264	408	-	463	-	-	-	...	-	-	35
5 to 9 percent.....	18,822	8,660	3,179	1,000	1,858	1,219	1,108	973	715	111	-	...	-	-	52
10 to 14 percent.....	31,483	10,034	3,710	4,614	2,559	1,770	1,994	3,621	1,398	1,548	236	...	-	-	64
15 to 19 percent.....	25,245	6,911	2,957	3,904	3,386	1,847	1,640	2,503	1,657	436	2	...	-	-	67
20 to 24 percent.....	13,731	3,669	2,201	1,279	1,263	689	1,356	2,245	636	238	95	...	-	-	67
25 to 29 percent.....	6,959	1,047	1,358	1,097	796	559	607	612	365	366	152	...	-	-	69
30 to 39 percent.....	7,958	2,361	942	1,054	628	1,003	363	702	726	95	86	...	-	-	66
40 percent or more.....	3,946	1,926	30	696	279	216	345	230	224	-	-	...	-	-	60
Not reported or not computed.....	28,362	5,547	1,777	1,887	887	903	1,991	861	689	74	-	...	933	12,363	61
Median.....	15	13	15	16	16	16	16	16	17	...	...	...	-	-	...

Table 12. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 5-to-49-Housing-Unit Nonmortgaged Properties: 1971—Continued**

[Number of nonmortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

PROPERTY CHARACTERISTICS--Continued

Rental Vacancy Losses as Percent of Potential Receipts

Less than 1.0 percent.....  
1.0 to 2.9 percent.....  
3.0 to 4.9 percent.....  
5.0 to 6.9 percent.....  
7.0 to 8.9 percent.....  
9.0 to 10.9 percent.....  
11.0 to 12.9 percent.....  
13.0 to 14.9 percent.....  
15 percent or more.....  
Not reported or not computed.....  
Median.....

OWNER CHARACTERISTICS

Type of Owner

Individual.....  
Partnership.....  
Real estate corporation.....  
Real estate investment trust.....  
Financial institution.....  
Housing cooperative organization.....  
Other.....  
Not reported.....

	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
45,367	13,238	5,509	5,095	5,350	2,979	3,201	5,449	2,915	1,304	265	63	-	-	-	67
8,660	1,030	519	897	633	1,140	946	1,528	1,050	761	154	-	-	-	-	91
6,284	1,271	1,508	526	315	695	491	406	501	346	-	224	-	-	-	67
6,441	2,651	279	1,188	537	425	544	479	338	-	-	-	-	-	-	62
6,692	1,789	437	1,340	1,008	515	970	332	37	111	152	-	-	-	-	68
7,574	3,452	1,040	1,342	483	97	418	659	83	-	-	-	-	-	-	53
3,226	1,498	583	89	251	279	200	232	95	-	-	-	-	-	-	52
3,828	1,559	240	474	636	441	207	270	-	-	-	-	-	-	-	62
24,521	14,477	3,749	2,238	1,582	762	1,048	386	184	95	-	-	-	-	-	42
29,519	3,133	2,460	2,701	1,124	1,279	1,377	2,467	1,205	250	-	227	933	12,363	-	69
3.7	9.3	4.1	5.1	1.0	1.9	2.7	0.8	0.8	...	...	...	-	-	-	...
112,377	39,343	13,698	11,870	9,077	6,039	6,837	8,305	4,656	1,625	568	...	715	9,643	-	58
12,209	2,321	1,057	1,466	1,308	1,169	1,366	1,278	797	339	-	...	-	1,051	-	75
9,306	961	1,100	1,403	1,132	643	768	1,502	134	381	2	...	106	721	-	76
560	-	-	227	-	-	153	84	95	-	-	...	-	-	-	...
706	-	-	30	2	-	-	-	320	-	-	...	-	354	-	...
685	377	-	-	2	35	-	268	-	-	-	...	-	-	-	...
5,375	925	413	735	327	728	280	771	407	523	-	...	112	154	-	82
895	170	54	158	72	-	-	-	-	-	-	...	-	441	-	...



Table 13. Junior Mortgage Characteristics, Rental and Vacant 5-to-49-Housing Unit Properties: 1971

[Number of junior mortgages. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with--			United States	Properties with--		
	All junior mortgages	FHA or VA first mortgage	Conventional first mortgage		All junior mortgages	FHA or VA first mortgage	Conventional first mortgage
Total mortgages.....	72,606	1,142	71,464	MORTGAGE CHARACTERISTICS--Continued			
MORTGAGE CHARACTERISTICS				Servicing of Junior Mortgage			
Face Amount of Junior Mortgage Loan				Holder.....			
Less than \$5,000.....	7,297	170	7,127	59,955	805	59,149	
\$5,000 to \$9,999.....	15,250	226	15,024	Agent.....	12,652	337	12,315
\$10,000 to \$14,999.....	14,407	226	14,181	Location of Junior Mortgage Holder			
\$15,000 to \$19,999.....	7,771	130	7,641	Property in Northeast region.....			
\$20,000 to \$24,999.....	6,839	111	6,729	19,466	281	19,185	
\$25,000 to \$34,999.....	8,422	85	8,337	18,475	281	18,194	
\$35,000 to \$49,999.....	4,467	149	4,318	Lender in same region.....			
\$50,000 to \$74,999.....	4,298	45	4,254	763	-	763	
\$75,000 to \$99,999.....	1,775	-	1,775	Not reported.....	227	-	227
\$100,000 or more.....	2,080	-	2,080	Property in North Central region..			
Median.....dollars..	14,800	...	14,800	5,636	-	5,636	
Mean.....dollars..	23,700	...	23,800	5,419	-	5,419	
Year Junior Mortgage Made or Assumed				Lender in different region or outside			
1969 to 1971 (part).....	37,684	430	37,254	217	-	217	
1967 and 1968.....	18,080	563	17,517	Not reported.....	-	-	-
1965 and 1966.....	9,308	149	9,159	Property in South region.....			
1960 to 1964.....	6,855	-	6,855	11,937	130	11,807	
1955 to 1959.....	560	-	560	11,174	130	11,045	
1950 to 1954.....	91	-	91	Lender in same region.....			
1949 or earlier.....	29	-	29	762	-	762	
Term of Junior Mortgage				Not reported.....	-	-	-
Less than 8 years.....	27,354	526	26,828	Property in West region.....			
8 to 12 years.....	21,179	312	20,868	35,568	732	34,836	
13 to 17 years.....	10,742	304	10,437	34,733	732	34,001	
18 to 22 years.....	4,816	-	4,816	Lender in same region.....			
23 to 27 years.....	2,067	-	2,067	836	-	836	
28 to 32 years.....	836	-	836	Not reported.....	-	-	-
33 to 37 years.....	101	-	101	Holder's Acquisition of Junior Mortgage			
38 years or more.....	408	-	408	Originated by holder.....			
No stated term.....	5,103	-	5,103	61,232	1,032	60,200	
Median.....	9.5	...	9.5	Purchased from present servicer.....	977	-	977
Interest Rate on Junior Mortgage				Purchased from someone else.....	6,860	-	6,860
Less than 5.0 percent.....	1,223	170	1,053	Not reported.....	3,537	111	3,427
5.0 percent.....	1,116	130	986	MORTGAGE PAYMENTS AND OTHER EXPENSES			
5.1 to 5.9 percent.....	958	-	958	Method of Payment of Junior Mortgage			
6.0 percent.....	15,045	149	14,896	Regular payments required.....			
6.1 to 6.4 percent.....	670	-	670	72,296	1,142	71,154	
6.5 to 6.9 percent.....	5,223	111	5,113	63,174	972	62,202	
7.0 percent.....	13,657	226	13,431	406	170	236	
7.1 to 7.4 percent.....	2,764	-	2,764	Interest only.....	8,716	-	8,716
7.5 to 7.9 percent.....	6,180	-	6,180	No regular payment required.....			
8.0 percent.....	10,875	85	10,790	310	-	310	
8.1 to 8.4 percent.....	764	-	764	Amortization of Junior Mortgage			
8.5 to 8.9 percent.....	2,573	45	2,528	Principal payments required.....			
9.0 percent.....	2,579	226	2,353	63,580	1,142	62,438	
9.1 to 9.9 percent.....	177	-	177	41,776	1,057	40,719	
10.0 percent or more.....	8,803	-	8,803	21,804	85	21,719	
Median.....	7.0	...	7.0	Other mortgages.....	9,026	-	9,026
Variable Interest Rate on Junior Mortgage				Current Status of Junior Mortgage Payments			
Yes.....	4,196	-	4,196	Current or ahead of schedule.....			
No.....	68,410	1,142	67,268	65,626	1,032	64,594	
Not reported.....	-	-	-	Delinquent (30 days or more).....	4,923	-	4,923
Holder of Junior Mortgage				1 to 3 payments.....	3,023	-	3,023
Commercial bank or trust company.....	6,723	130	6,594	4 or more payments.....	1,901	-	1,901
Mutual savings bank.....	335	-	335	Foreclosure in process.....	813	-	813
Savings and loan association.....	4,009	-	4,009	Foreclosure not in process.....	1,088	-	1,088
Life insurance company.....	197	-	197	Not reported.....	1,747	111	1,637
Mortgage company.....	1,680	-	1,680	No regular payments required.....	310	-	310
Federal agency.....	477	-	477				
Real estate or construction company.....	4,471	-	4,471				
Individual or individual's estate.....	49,922	1,013	48,910				
Other.....	4,792	-	4,792				

Table 1b. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
5-to-49-housing-unit properties.....	415,886	128,098	287,788	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase			
Inside SMSA's.....	...	...	...	1967 to 1971 (part).....	136,139	10,051	126,088
1,000,000 or more.....	...	...	...	Less than \$5,000.....	41,055	5,670	35,385
250,000 to 999,999.....	...	...	...	\$5,000 to \$7,499.....	24,745	1,820	22,925
50,000 to 249,999.....	...	...	...	\$7,500 to \$9,999.....	26,299	819	25,480
10,000 to 49,999.....	...	...	...	\$10,000 to \$12,499.....	19,075	828	18,246
Less than 10,000 and rural.....	...	...	...	\$12,500 to \$14,999.....	9,630	58	9,572
Outside SMSA's.....	...	...	...	\$15,000 to \$17,499.....	4,767	267	4,501
10,000 or more.....	...	...	...	\$17,500 to \$19,999.....	1,869	58	1,810
2,500 to 9,999.....	...	...	...	\$20,000 to \$24,999.....	2,214	178	2,035
Less than 2,500 and rural.....	...	...	...	\$25,000 to \$29,999.....	633	-	633
Number of Housing Units				\$30,000 to \$34,999.....	253	-	253
5 to 9.....	258,498	94,181	164,317	\$35,000 to \$39,999.....	-	-	-
10 to 14.....	61,831	15,562	46,269	\$40,000 to \$49,999.....	481	-	481
15 to 19.....	32,485	7,198	25,286	\$50,000 or more.....	288	-	288
20 to 24.....	25,967	5,468	20,499	Not reported.....	4,832	352	4,480
25 to 49.....	37,105	5,689	31,416	Median.....dollars..	7,500	4,300	7,700
Number of Buildings				Other properties.....	279,747	118,047	161,700
1.....	306,690	91,660	215,029	Value			
2 to 4.....	85,563	28,186	57,376	Less than \$25,000.....	55,107	27,997	27,111
5 or more.....	23,414	8,252	15,163	\$25,000 to \$49,999.....	91,014	34,096	56,918
Not reported.....	219	-	219	\$50,000 to \$74,999.....	70,469	22,851	47,618
Manner of Acquisition				\$75,000 to \$99,999.....	41,512	8,322	33,190
By purchase.....	377,646	96,233	281,413	\$100,000 to \$149,999.....	41,946	9,143	32,803
Placed one new mortgage.....	206,926	43,668	163,258	\$150,000 to \$199,999.....	23,877	3,454	20,422
Placed two or more new mortgages.....	36,370	3,861	32,509	\$200,000 to \$299,999.....	22,421	2,730	19,691
Assumed mortgage(s) already on property.....	67,930	13,287	54,644	\$300,000 to \$499,999.....	15,357	1,118	14,239
Assumed mortgage already on property and placed new mortgage.....	29,160	3,311	25,850	\$500,000 or more.....	6,527	324	6,204
All cash.....	27,894	24,389	3,504	Not reported.....	47,654	18,062	29,592
Borrowed other than with mortgage.....	8,213	6,603	1,610	Median.....dollars..	63,400	44,800	73,600
Other.....	1,152	1,115	38	Mean.....dollars..	99,400	58,900	116,600
Not by purchase.....	34,139	27,948	6,192	Value Per Housing Unit			
Inheritance or gift.....	31,122	25,799	5,323	Less than \$5,000.....	108,723	48,565	60,158
Other.....	3,018	2,149	869	\$5,000 to \$7,499.....	76,494	27,591	48,904
Not reported.....	4,100	3,917	183	\$7,500 to \$9,999.....	60,755	14,589	46,167
Land and Building Acquisition				\$10,000 to \$12,499.....	55,205	8,562	46,643
During same 12-month period.....	369,116	114,152	254,963	\$12,500 to \$14,999.....	30,229	3,686	26,543
Acquired land previously.....	25,268	5,841	19,426	\$15,000 to \$17,499.....	16,628	3,032	13,596
Land not owned by building owner.....	2,697	800	1,897	\$17,500 to \$19,999.....	5,628	1,004	4,624
Not reported.....	18,805	7,304	11,501	\$20,000 to \$24,999.....	7,699	1,191	6,508
Year Property Acquired				\$25,000 to \$34,999.....	5,117	1,329	3,788
1969 to 1971 (part).....	81,426	10,686	70,740	\$35,000 to \$49,999.....	713	268	444
1967 and 1968.....	64,270	7,151	57,119	\$50,000 or more.....	1,040	219	821
1965 and 1966.....	50,643	7,442	43,201	Not reported.....	47,654	18,062	29,592
1960 to 1964.....	84,665	14,982	69,683	Median.....dollars..	7,500	5,600	8,600
1955 to 1959.....	41,370	19,351	22,019	Monthly Rental Receipts Per Housing Unit			
1950 to 1954.....	35,705	23,734	11,971	Acquired before 1970 <sup>1</sup> .....	364,535	119,677	244,858
1949 or earlier.....	57,807	44,753	13,054	Less than \$50.....	52,772	31,735	21,037
Not reported.....	-	-	-	\$50 to \$59.....	28,834	14,613	14,220
Year Built				\$60 to \$69.....	34,109	13,091	21,018
1969 and 1970 (part).....	8,033	308	7,725	\$70 to \$79.....	32,506	10,643	21,863
1967 and 1968.....	18,019	764	17,255	\$80 to \$89.....	30,446	7,911	22,535
1965 and 1966.....	20,277	1,382	18,896	\$90 to \$99.....	28,273	8,891	19,383
1960 to 1964.....	44,097	1,889	42,208	\$100 to \$119.....	47,744	11,437	36,308
1950 to 1959.....	47,733	8,861	38,872	\$120 to \$149.....	44,511	6,409	38,102
1940 to 1949.....	29,313	10,640	18,672	\$150 to \$174.....	16,913	1,466	15,447
1939 or earlier.....	237,316	101,805	135,511	\$175 to \$199.....	7,073	1,402	5,671
Not reported.....	11,098	2,449	8,648	\$200 to \$249.....	4,408	406	4,002
				\$250 to \$299.....	1,271	165	1,107
				\$300 or more.....	2,647	514	2,133
				No rental receipts.....	378	378	-
				Not reported.....	32,649	10,615	22,034
				Median.....dollars..	85	66	95
				Mean.....dollars..	94	74	104
				Acquired 1970 and 1971 (part).....	48,257	7,477	40,780

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
5-to-49-housing-unit mortgaged properties.....	287,788	225,536	62,252	4,492	3,577	916	283,295	221,959	61,336
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	225,536	225,536	-	3,577	3,577	-	221,959	221,959	-
2.....	55,611	-	55,611	689	-	689	54,922	-	54,922
3 or more.....	6,641	-	6,641	226	-	226	6,415	-	6,415
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	274,790	213,523	61,267	4,492	3,577	916	270,297	209,946	60,351
Contract to purchase.....	12,998	12,013	986	-	-	-	12,998	12,013	986
Origin of First Mortgage									
Mortgage made at time property acquired.....	158,343	129,985	28,358	2,977	2,567	410	155,366	127,419	27,947
Mortgage assumed at time property acquired.....	67,489	39,196	28,292	1,423	917	505	66,066	38,279	27,787
Mortgage placed later than acquisition of property.....	61,956	56,354	5,602	93	93	-	61,864	56,261	5,602
Refinanced mortgage: Same lender.....	30,267	27,347	2,920	93	93	-	30,174	27,254	2,920
Different lender.....	21,195	18,602	2,594	-	-	-	21,195	18,602	2,594
Mortgage placed on property owned free and clear of debt.....	10,494	10,406	88	-	-	-	10,494	10,406	88
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	61,956	56,354	5,602	93	93	-	61,864	56,261	5,602
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	11,981	10,153	1,828	-	-	-	11,981	10,153	1,828
Secure better terms.....	7,864	6,595	1,268	-	-	-	7,864	6,595	1,268
Provide funds for additions, improvements, or repairs to this property.....	17,466	16,304	1,161	-	-	-	17,466	16,304	1,161
Provide funds for investment in other real estate.....	8,853	8,795	58	-	-	-	8,853	8,795	58
Provide funds for other types of investments.....	2,120	2,034	86	-	-	-	2,120	2,034	86
Provide funds for educational or medical expenses.....	148	148	-	-	-	-	148	148	-
Other reasons.....	5,149	4,927	222	-	-	-	5,149	4,927	222
Not reported.....	8,376	7,397	979	93	93	-	8,283	7,305	979
Other properties.....	225,831	169,182	56,650	4,400	3,484	916	221,432	165,698	55,734
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	85,101	61,827	23,274	1,790	1,361	430	83,311	60,466	22,844
1967 and 1968.....	64,947	48,556	16,391	564	227	337	64,384	48,329	16,055
1965 and 1966.....	48,775	38,403	10,372	540	391	149	48,235	38,012	10,223
1960 to 1964.....	74,550	63,497	11,053	398	398	-	74,152	63,099	11,053
1955 to 1959.....	11,418	10,367	1,051	421	421	-	10,998	9,946	1,051
1950 to 1954.....	1,740	1,682	57	483	483	-	1,257	1,199	57
1949 or earlier.....	1,257	1,203	54	296	296	-	960	907	54
First Mortgage Loan									
Less than \$10,000.....	18,597	15,689	2,908	390	219	170	18,208	15,470	2,738
\$10,000 to \$24,999.....	68,587	56,683	11,904	674	525	149	67,913	56,158	11,755
\$25,000 to \$49,999.....	78,552	61,503	17,049	828	491	337	77,724	61,012	16,712
\$50,000 to \$74,999.....	43,436	30,992	12,445	215	-	215	43,221	30,992	12,230
\$75,000 to \$99,999.....	21,363	16,274	5,089	347	303	45	21,015	15,971	5,044
\$100,000 to \$149,999.....	23,625	17,839	5,786	602	602	-	23,023	17,237	5,786
\$150,000 to \$199,999.....	13,135	10,480	2,656	512	512	-	12,623	9,968	2,656
\$200,000 to \$299,999.....	11,468	8,545	2,924	208	208	-	11,260	8,338	2,924
\$300,000 to \$499,999.....	6,888	5,602	1,285	278	278	-	6,608	5,323	1,285
\$500,000 or more.....	2,138	1,929	208	438	438	-	1,699	1,491	208
Median.....dollars..	43,000	41,400	48,900	85,000	120,700	...	42,800	41,100	49,100
Mean.....dollars..	71,200	70,500	73,400	183,100	220,100	...	69,400	68,100	73,900



Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt									
Less than \$10,000.....	52,676	46,429	6,247	811	492	319	51,865	45,938	5,928
\$10,000 to \$24,999.....	69,636	55,329	14,307	288	288	-	69,349	55,041	14,307
\$25,000 to \$49,999.....	66,798	51,630	15,168	1,160	737	422	65,638	50,893	14,745
\$50,000 to \$74,999.....	36,988	25,221	11,767	394	220	174	36,594	25,001	11,593
\$75,000 to \$99,999.....	17,457	13,361	4,096	269	269	-	17,189	13,092	4,096
\$100,000 to \$149,999.....	18,509	13,643	4,867	664	664	-	17,845	12,979	4,867
\$150,000 to \$199,999.....	10,188	8,024	2,164	157	157	-	10,031	7,867	2,164
\$200,000 to \$299,999.....	9,137	6,724	2,413	127	127	-	9,010	6,596	2,413
\$300,000 to \$499,999.....	4,639	3,512	1,127	185	185	-	4,453	3,327	1,127
\$500,000 or more.....	1,760	1,664	96	438	438	-	1,322	1,226	96
Median.....dollars..	33,000	30,300	42,400	49,700	79,800	...	32,700	29,900	42,600
Mean.....dollars..	58,700	57,600	62,800	159,200	191,700	...	57,100	55,500	63,200
Total Mortgage Outstanding Debt									
Less than \$10,000.....	47,936	46,429	1,507	662	492	170	47,274	45,938	1,337
\$10,000 to \$24,999.....	68,166	55,329	12,837	288	288	-	67,878	55,041	12,837
\$25,000 to \$49,999.....	65,293	51,630	13,663	886	737	149	64,406	50,893	13,513
\$50,000 to \$74,999.....	36,955	25,221	11,734	686	220	466	36,268	25,001	11,267
\$75,000 to \$99,999.....	20,066	13,361	6,705	354	269	85	19,712	13,092	6,619
\$100,000 to \$149,999.....	20,405	13,643	6,762	709	664	45	19,696	12,979	6,717
\$150,000 to \$199,999.....	11,166	8,024	3,143	157	157	-	11,010	7,867	3,143
\$200,000 to \$299,999.....	10,145	6,724	3,421	127	127	-	10,018	6,596	3,421
\$300,000 to \$499,999.....	5,655	3,512	2,143	185	185	-	5,470	3,327	2,143
\$500,000 or more.....	2,002	1,664	339	438	438	-	1,564	1,226	339
Median.....dollars..	35,600	30,300	56,600	64,900	79,800	...	35,200	29,900	56,600
Mean.....dollars..	63,400	57,600	84,100	162,800	191,700	...	61,800	55,500	84,600
Interest Rate on First Mortgage									
Less than 5.0 percent.....	6,189	5,798	391	2,291	2,011	279	3,898	3,786	112
5.0 percent.....	7,127	6,078	1,049	-	-	-	7,127	6,078	1,049
5.1 to 5.9 percent.....	28,870	25,462	3,408	758	588	170	28,112	24,874	3,238
6.0 percent.....	83,131	67,790	15,342	72	72	-	83,059	67,718	15,342
6.1 to 6.4 percent.....	12,762	10,106	2,656	-	-	-	12,762	10,106	2,656
6.5 to 6.9 percent.....	53,692	40,007	13,684	335	224	111	53,357	39,783	13,574
7.0 percent.....	25,886	19,763	6,123	-	-	-	25,886	19,763	6,123
7.1 to 7.4 percent.....	9,237	5,896	3,342	-	-	-	9,237	5,896	3,342
7.5 to 7.9 percent.....	24,860	19,002	5,858	809	453	356	24,051	18,549	5,502
8.0 percent.....	14,151	10,918	3,233	-	-	-	14,151	10,918	3,233
8.1 to 8.4 percent.....	3,883	2,561	1,322	-	-	-	3,883	2,561	1,322
8.5 to 8.9 percent.....	7,918	5,750	2,169	227	227	-	7,691	5,522	2,169
9.0 percent.....	4,013	2,928	1,085	-	-	-	4,013	2,928	1,085
9.1 to 9.9 percent.....	3,778	1,688	2,090	-	-	-	3,778	1,688	2,090
10.0 percent or more.....	2,291	1,789	502	-	-	-	2,291	1,789	502
Median.....	6.6	6.5	6.8	4.9	4.4	...	6.7	6.5	6.8
Term of First Mortgage									
Less than 8 years.....	15,243	12,416	2,826	170	-	170	15,073	12,416	2,656
8 to 12 years.....	51,886	43,380	8,506	-	-	-	51,886	43,380	8,506
13 to 17 years.....	60,927	49,794	11,133	45	45	-	60,882	49,749	11,133
18 to 22 years.....	90,571	68,803	21,768	855	744	111	89,716	68,059	21,657
23 to 27 years.....	50,650	34,593	16,057	375	-	375	50,275	34,593	15,682
28 to 32 years.....	5,953	4,964	989	700	571	130	5,253	4,394	860
33 to 37 years.....	1,852	1,690	162	1,148	1,018	130	704	672	32
38 years or more.....	1,703	1,700	2	1,199	1,199	-	504	502	2
No stated term.....	9,002	8,194	808	-	-	-	9,002	8,194	808
Median.....	18.6	18.2	19.8	33.4	35.0	...	18.5	18.0	19.8
Holder of First Mortgage									
Commercial bank or trust company.....	36,864	30,587	6,277	325	155	170	36,539	30,432	6,107
Mutual savings bank.....	36,711	28,190	8,521	937	937	-	35,774	27,253	8,521
Savings and loan association.....	121,198	88,460	32,737	829	492	337	120,369	87,969	32,400
Life insurance company.....	24,951	18,654	6,297	1,140	861	279	23,811	17,793	6,018
Mortgage company.....	1,855	1,540	315	101	101	-	1,755	1,440	315
Federal agency.....	1,686	1,650	36	615	615	-	1,071	1,035	36
Federal National Mortgage Association.....	577	448	130	385	256	130	192	192	-
Real estate or construction company.....	1,616	1,508	107	-	-	-	1,616	1,508	107
Individual or individual's estate.....	54,973	48,098	6,875	-	-	-	54,973	48,098	6,875
Other.....	7,358	6,401	957	161	161	-	7,196	6,239	957

**Table 2b. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	86,701	68,961	17,740	1,811	1,530	281	84,890	67,430	17,459
Lender in same region.....	84,423	66,939	17,483	1,456	1,175	281	82,967	65,764	17,203
Lender in different region or outside United States.....	2,278	2,021	256	355	355	-	1,923	1,666	256
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	60,838	55,957	4,882	531	531	-	60,308	55,426	4,882
Lender in same region.....	56,454	51,691	4,763	204	204	-	56,250	51,487	4,763
Lender in different region or outside United States.....	4,385	4,266	119	327	327	-	4,058	3,939	119
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	44,464	35,598	8,866	997	868	130	43,467	34,731	8,736
Lender in same region.....	38,167	30,234	7,932	296	166	130	37,871	30,068	7,803
Lender in different region or outside United States.....	6,298	5,363	933	702	702	-	5,596	4,662	933
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	95,785	65,020	30,765	1,154	648	505	94,631	64,372	30,259
Lender in same region.....	85,696	58,255	27,440	226	-	226	85,469	58,255	27,214
Lender in different region or outside United States.....	10,089	6,765	3,325	928	648	279	9,162	6,116	3,045
Not reported.....	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage									
Holder.....	248,118	193,965	54,153	2,292	1,785	507	245,825	192,180	53,645
Agent.....	39,670	31,570	8,100	2,200	1,791	409	37,470	29,779	7,691
Holder's Acquisition of First Mortgage									
Originated by holder.....	250,454	197,046	53,408	1,876	1,394	482	248,578	195,651	52,926
Purchased from present servicer.....	17,589	13,754	3,835	1,193	804	389	16,396	12,950	3,446
Purchased from someone else.....	14,310	10,138	4,172	1,423	1,379	45	12,887	8,760	4,127
Not reported.....	5,435	4,597	838	-	-	-	5,435	4,597	838
First Mortgagee Participation in Property Income									
Yes.....	1,902	1,613	289	-	-	-	1,902	1,613	289
No.....	285,769	223,806	61,963	4,492	3,577	916	281,276	220,229	61,047
Not reported.....	116	116	-	-	-	-	116	116	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	223,857	167,577	56,280	4,400	3,484	916	219,457	164,093	55,364
Less than 40 percent.....	11,881	6,325	5,556	319	-	319	11,562	6,325	5,237
40 to 49 percent.....	12,307	7,855	4,452	487	443	45	11,820	7,413	4,407
50 to 59 percent.....	21,992	12,808	9,184	168	168	-	21,824	12,640	9,184
60 to 69 percent.....	42,806	25,646	17,159	360	120	240	42,445	25,526	16,919
70 to 79 percent.....	53,219	41,141	12,078	596	370	226	52,623	40,771	11,852
80 to 89 percent.....	34,678	30,531	4,148	893	808	85	33,785	29,723	4,063
90 to 94 percent.....	13,009	12,495	513	345	345	-	12,664	12,151	513
95 to 99 percent.....	7,006	5,996	1,011	280	280	-	6,727	5,716	1,011
100 percent or more.....	14,953	14,487	466	609	609	-	14,344	13,878	466
Not reported.....	12,005	10,293	1,712	342	342	-	11,663	9,951	1,712
Median.....	73	76	64	81	85	...	73	76	64
Other properties.....	63,931	57,959	5,972	93	93	-	63,838	57,866	5,972
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	223,857	167,577	56,280	4,400	3,484	916	219,457	164,093	55,364
Less than 40 percent.....	6,991	6,325	666	170	-	170	6,821	6,325	496
40 to 49 percent.....	8,185	7,855	330	443	443	-	7,742	7,413	330
50 to 59 percent.....	13,302	12,808	494	168	168	-	13,134	12,640	494
60 to 69 percent.....	28,405	25,646	2,759	120	120	-	28,285	25,526	2,759
70 to 79 percent.....	52,195	41,141	11,054	563	370	194	51,631	40,771	10,860
80 to 89 percent.....	51,378	30,531	20,847	808	808	-	50,570	29,723	20,847
90 to 94 percent.....	18,307	12,495	5,812	585	345	240	17,722	12,151	5,572
95 to 99 percent.....	11,038	5,996	5,042	280	280	-	10,758	5,716	5,042
100 percent or more.....	22,051	14,487	7,565	920	609	312	21,131	13,878	7,253
Not reported.....	12,005	10,293	1,712	342	342	-	11,663	9,951	1,712
Median.....	79	76	85	86	85	...	79	76	85
Other properties.....	63,931	57,959	5,972	93	93	-	63,838	57,866	5,972



Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Total**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

Less than 20 percent.....	37,795	32,459	5,335
20 to 29 percent.....	23,312	17,256	6,056
30 to 39 percent.....	28,191	21,611	6,580
40 to 49 percent.....	41,043	30,021	11,022
50 to 59 percent.....	49,426	33,710	15,716
60 to 69 percent.....	39,490	31,089	8,401
70 to 79 percent.....	21,037	17,880	3,158
80 to 89 percent.....	9,255	7,965	1,290
90 to 99 percent.....	5,383	5,248	135
100 percent or more.....	3,264	2,774	490
Not reported.....	29,592	25,523	4,069
Median.....	49	49	50

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	33,743	32,459	1,284
20 to 29 percent.....	19,290	17,256	2,034
30 to 39 percent.....	25,468	21,611	3,857
40 to 49 percent.....	34,981	30,021	4,960
50 to 59 percent.....	44,244	33,710	10,534
60 to 69 percent.....	42,680	31,089	11,591
70 to 79 percent.....	30,325	17,880	12,446
80 to 89 percent.....	14,373	7,965	6,408
90 to 99 percent.....	8,171	5,248	2,923
100 percent or more.....	4,920	2,774	2,146
Not reported.....	29,592	25,523	4,069
Median.....	53	49	65

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	286,972	224,720	62,252
Interest and principal.....	281,442	219,499	61,943
Fully amortized.....	242,617	191,112	51,505
Partially amortized.....	38,825	28,387	10,438
Principal only.....	466	466	-
Fully amortized.....	311	311	-
Partially amortized.....	155	155	-
Interest only.....	5,064	4,755	309
No regular payment required.....	816	816	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	281,442	219,499	61,943
Real estate taxes and property insurance.....	61,082	45,313	15,769
With no other items.....	53,813	39,574	14,239
With other items.....	7,269	5,739	1,530
Real estate taxes only.....	54,730	43,520	11,210
Property insurance only.....	2,818	1,444	1,375
Other combinations or no other items.....	162,812	129,223	33,589
No regular payments of interest and principal...	6,346	6,037	309

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	286,972	224,720	62,252
Less than \$50.....	189,180	148,352	40,828
\$50 to \$59.....	34,619	26,120	8,499
\$60 to \$69.....	24,699	19,195	5,504
\$70 to \$79.....	15,897	12,875	3,022
\$80 to \$89.....	7,172	5,284	1,888
\$90 to \$99.....	4,809	3,799	1,010
\$100 to \$109.....	4,979	4,076	903
\$120 to \$149.....	2,329	2,146	183
\$150 to \$174.....	809	602	208
\$175 to \$199.....	460	460	-
\$200 to \$249.....	910	819	92
\$250 to \$299.....	164	50	114
\$300 or more.....	944	943	2
Median.....dollars.....	38	38	38
Mean.....dollars.....	45	45	44
No regular payments required.....	816	816	-

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
37,795	32,459	5,335	390	219	170	37,405	32,240	5,165
23,312	17,256	6,056	295	295	-	23,016	16,960	6,056
28,191	21,611	6,580	583	472	111	27,609	21,139	6,470
41,043	30,021	11,022	540	366	174	40,503	29,655	10,847
49,426	33,710	15,716	809	497	312	48,618	33,213	15,405
39,490	31,089	8,401	469	469	-	39,020	30,619	8,401
21,037	17,880	3,158	170	170	-	20,867	17,710	3,158
9,255	7,965	1,290	286	286	-	8,969	7,679	1,290
5,383	5,248	135	302	302	-	5,081	4,947	135
3,264	2,774	490	59	59	-	3,204	2,714	490
29,592	25,523	4,069	590	441	149	29,003	25,082	3,920
49	49	50	51	54	...	49	49	50
33,743	32,459	1,284	390	219	170	33,354	32,240	1,114
19,290	17,256	2,034	295	295	-	18,994	16,960	2,034
25,468	21,611	3,857	472	472	-	24,996	21,139	3,857
34,981	30,021	4,960	366	366	-	34,615	29,655	4,960
44,244	33,710	10,534	607	497	111	43,636	33,213	10,423
42,680	31,089	11,591	599	469	130	42,081	30,619	11,462
30,325	17,880	12,446	441	170	271	29,884	17,710	12,174
14,373	7,965	6,408	286	286	-	14,087	7,679	6,408
8,171	5,248	2,923	387	302	85	7,784	4,947	2,837
4,920	2,774	2,146	59	59	-	4,861	2,714	2,146
29,592	25,523	4,069	590	441	149	29,003	25,082	3,920
53	49	65	57	54	...	53	49	65
286,972	224,720	62,252	4,492	3,577	916	282,480	221,143	61,336
281,442	219,499	61,943	4,492	3,577	916	276,950	215,922	61,027
242,617	191,112	51,505	4,492	3,577	916	238,124	187,535	50,589
38,825	28,387	10,438	-	-	-	38,825	28,387	10,438
466	466	-	-	-	-	466	466	-
311	311	-	-	-	-	311	311	-
155	155	-	-	-	-	155	155	-
5,064	4,755	309	-	-	-	5,064	4,755	309
816	816	-	-	-	-	816	816	-
281,442	219,499	61,943	4,492	3,577	916	276,950	215,922	61,027
61,082	45,313	15,769	4,226	3,310	916	56,856	42,002	14,853
53,813	39,574	14,239	-	-	-	53,813	39,574	14,239
7,269	5,739	1,530	4,226	3,310	916	3,043	2,429	614
54,730	43,520	11,210	-	-	-	54,730	43,520	11,210
2,818	1,444	1,375	-	-	-	2,818	1,444	1,375
162,812	129,223	33,589	266	266	-	162,546	128,957	33,589
6,346	6,037	309	-	-	-	6,346	6,037	309
286,972	224,720	62,252	4,492	3,577	916	282,480	221,143	61,336
189,180	148,352	40,828	3,179	2,489	689	186,001	145,863	40,138
34,619	26,120	8,499	478	252	226	34,140	25,868	8,272
24,699	19,195	5,504	28	28	-	24,670	19,166	5,504
15,897	12,875	3,022	201	201	-	15,697	12,674	3,022
7,172	5,284	1,888	-	-	-	7,172	5,284	1,888
4,809	3,799	1,010	61	61	-	4,748	3,737	1,010
4,979	4,076	903	-	-	-	4,979	4,076	903
2,329	2,146	183	224	224	-	2,105	1,921	183
809	602	208	93	93	-	716	508	208
460	460	-	-	-	-	460	460	-
910	819	92	-	-	-	910	819	92
164	50	114	-	-	-	164	50	114
944	943	2	227	227	-	717	715	2
38	38	38	35	36	...	38	38	38
45	45	44	93	108	...	44	44	44
816	816	-	-	-	-	816	816	-

Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	286,972	224,720	62,252	4,492	3,577	916	282,480	221,143	61,336
Less than \$70.....	232,348	193,667	38,681	3,310	2,770	540	229,038	190,897	38,141
\$70 to \$79.....	20,204	12,875	7,329	350	201	149	19,854	12,674	7,180
\$80 to \$89.....	10,857	5,284	5,573	-	-	-	10,857	5,284	5,573
\$90 to \$99.....	8,451	3,799	4,653	61	61	-	8,390	3,737	4,653
\$100 to \$119.....	6,159	4,076	2,083	226	-	226	5,933	4,076	1,857
\$120 to \$149.....	4,699	2,146	2,553	224	224	-	4,475	1,921	2,553
\$150 to \$174.....	1,033	602	431	93	93	-	939	508	431
\$175 to \$199.....	915	460	455	-	-	-	915	460	455
\$200 to \$249.....	1,158	819	339	-	-	-	1,158	819	339
\$250 to \$299.....	50	50	-	-	-	-	50	50	-
\$300 or more.....	1,098	943	155	227	227	-	870	715	155
Median.....dollars..	43	40	56	47	45	...	43	40	56
Mean.....dollars..	49	45	65	99	108	...	49	44	65
No regular payments required.....	816	816	-	-	-	-	816	816	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	269,156	211,622	57,533	3,844	3,247	597	265,312	208,375	56,937
Delinquent (30 days or more).....	15,220	11,025	4,195	500	329	170	14,720	10,695	4,025
1 to 3 payments.....	9,871	7,105	2,766	442	272	170	9,429	6,833	2,595
4 or more payments.....	5,349	3,919	1,429	57	57	-	5,292	3,862	1,429
Foreclosure in process.....	1,207	609	598	-	-	-	1,207	609	598
Foreclosure not in process.....	4,141	3,310	832	57	57	-	4,084	3,253	832
Not reported.....	2,597	2,073	524	149	-	149	2,448	2,073	374
No regular payments required.....	816	816	-	-	-	-	816	816	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	246,307	198,481	47,825	3,767	2,981	786	242,540	195,500	47,040
Less than \$100.....	39,017	34,872	4,145	474	474	-	38,543	34,399	4,145
\$100 to \$199.....	68,823	55,858	12,966	581	281	300	68,242	55,576	12,666
\$200 to \$299.....	61,089	47,718	13,371	995	846	149	60,094	46,872	13,222
\$300 to \$349.....	18,380	13,592	4,788	410	299	111	17,970	13,293	4,677
\$350 to \$399.....	12,997	8,800	4,197	28	28	-	12,968	8,772	4,197
\$400 to \$449.....	11,068	8,905	2,163	218	218	-	10,850	8,688	2,163
\$450 to \$499.....	6,119	4,641	1,479	501	501	-	5,618	4,139	1,479
\$500 to \$549.....	4,430	3,769	662	1	1	-	4,429	3,768	662
\$550 to \$599.....	4,089	2,725	1,364	275	49	226	3,814	2,677	1,137
\$600 to \$699.....	4,517	3,990	526	191	191	-	4,326	3,800	526
\$700 to \$799.....	1,303	938	365	-	-	-	1,303	938	365
\$800 or more.....	5,485	5,070	415	93	93	-	5,392	4,977	415
Not reported.....	8,989	7,603	1,386	-	-	-	8,989	7,603	1,386
Median.....dollars..	217	209	245	283	286	...	216	208	245
Acquired 1970 and 1971 (part).....	41,481	27,054	14,427	725	595	130	40,756	26,459	14,297
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	244,089	196,566	47,523	3,597	2,811	786	240,492	193,755	46,737
Less than 20 percent.....	23,348	18,419	4,929	396	-	396	22,952	18,419	4,533
20 to 29 percent.....	37,762	29,752	8,010	542	432	111	37,220	29,320	7,900
30 to 39 percent.....	52,810	40,788	12,022	828	679	149	51,982	40,109	11,873
40 to 49 percent.....	48,799	37,885	10,914	779	650	130	48,020	37,235	10,784
50 to 59 percent.....	29,523	24,573	4,949	185	185	-	29,337	24,388	4,949
60 to 69 percent.....	12,381	11,247	1,134	28	28	-	12,353	11,219	1,134
70 to 79 percent.....	5,001	4,349	652	253	253	-	4,748	4,096	652
80 to 89 percent.....	3,729	3,476	253	1	1	-	3,728	3,475	253
90 to 99 percent.....	901	832	70	-	-	-	901	832	70
100 percent or more.....	8,121	6,870	1,252	93	93	-	8,028	6,777	1,252
Not reported or not computed.....	21,713	18,376	3,337	490	490	-	21,223	17,886	3,337
Median.....	39	40	37	37	...	...	39	40	37
Other properties.....	41,549	27,122	14,427	725	595	130	40,824	26,527	14,297

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2b. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	244,089	196,566	47,523	3,597	2,811	786	240,492	193,755	46,737
Less than 20 percent.....	18,888	18,419	469	-	-	-	18,888	18,419	469
20 to 29 percent.....	32,072	29,752	2,321	432	432	-	31,640	29,320	2,321
30 to 39 percent.....	47,537	40,788	6,749	1,075	679	396	46,462	40,109	6,353
40 to 49 percent.....	48,077	37,885	10,192	760	650	111	47,317	37,235	10,082
50 to 59 percent.....	34,058	24,573	9,484	185	185	-	33,872	24,388	9,484
60 to 69 percent.....	17,278	11,247	6,031	158	28	130	17,120	11,219	5,901
70 to 79 percent.....	7,878	4,349	3,529	253	253	-	7,625	4,096	3,529
80 to 89 percent.....	5,459	3,476	1,982	150	1	149	5,308	3,475	1,833
90 to 99 percent.....	1,321	832	490	-	-	-	1,321	832	490
100 percent or more.....	9,808	6,870	2,938	93	93	-	9,714	6,777	2,938
Not reported or not computed.....	21,713	18,376	3,337	490	490	-	21,223	17,886	3,337
Median.....	42	40	52	40	...	...	42	40	52
Other properties.....	41,549	27,122	14,427	725	595	130	40,824	26,527	14,297
Real Estate Tax Per \$1,000 Value									
Acquired before 1970.....	246,307	198,481	47,825	3,767	2,981	786	242,540	195,500	47,040
Less than \$10.....	9,676	7,586	2,090	282	153	130	9,393	7,433	1,960
\$10 to \$14.....	16,526	13,963	2,564	281	281	-	16,245	13,681	2,564
\$15 to \$19.....	31,649	25,730	5,920	479	479	-	31,170	25,250	5,920
\$20 to \$24.....	43,201	33,534	9,667	309	309	-	42,892	33,225	9,667
\$25 to \$29.....	30,939	23,325	7,614	197	197	-	30,742	23,128	7,614
\$30 to \$39.....	31,787	25,586	6,202	564	283	281	31,224	25,303	5,921
\$40 to \$49.....	17,166	14,001	3,165	358	131	226	16,808	13,870	2,939
\$50 to \$59.....	11,511	9,955	1,556	70	70	-	11,441	9,886	1,556
\$60 or more.....	20,135	15,436	4,698	679	679	-	19,456	14,758	4,698
Not reported or not computed.....	33,716	29,365	4,350	547	398	149	33,168	28,967	4,201
Median.....dollars..	25	25	25	31	...	...	25	25	25
Acquired 1970 and 1971 (part).....	41,481	27,054	14,427	725	595	130	40,756	26,459	14,297
Real Estate Tax as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	244,858	197,336	47,523	3,597	2,811	786	241,261	194,524	46,737
Less than 5 percent.....	3,699	3,263	436	-	-	-	3,699	3,263	436
5 to 9 percent.....	19,344	15,984	3,360	195	66	130	19,149	15,918	3,230
10 to 14 percent.....	39,524	32,599	6,925	57	57	-	39,467	32,543	6,925
15 to 19 percent.....	54,926	42,318	12,608	960	563	396	53,966	41,755	12,211
20 to 24 percent.....	38,693	29,239	9,454	327	327	-	38,366	28,912	9,454
25 to 29 percent.....	28,934	23,624	5,309	642	382	260	28,292	23,242	5,050
30 to 34 percent.....	11,475	9,590	1,885	78	78	-	11,398	9,512	1,885
35 to 39 percent.....	5,792	4,094	1,698	363	363	-	5,428	3,731	1,698
40 percent or more.....	16,058	13,852	2,206	483	483	-	15,575	13,369	2,206
Not reported or not computed.....	26,414	22,772	3,642	492	492	-	25,922	22,280	3,642
Median.....	19	19	19	25	...	...	19	19	19
Acquired 1970 and 1971 (part).....	40,780	26,353	14,427	725	595	130	40,054	25,758	14,297
Selected Owner Expenses as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	244,858	197,336	47,523	3,597	2,811	786	241,261	194,524	46,737
Less than 20 percent.....	1,807	1,768	39	-	-	-	1,807	1,768	39
20 to 29 percent.....	5,056	4,629	427	-	-	-	5,056	4,629	427
30 to 39 percent.....	13,320	13,039	282	-	-	-	13,320	13,039	282
40 to 49 percent.....	22,194	20,533	1,662	66	66	-	22,128	20,467	1,662
50 to 59 percent.....	41,739	37,114	4,624	867	470	396	40,872	36,644	4,228
60 to 69 percent.....	40,834	30,975	9,859	172	172	-	40,662	30,803	9,859
70 to 79 percent.....	32,164	23,862	8,301	547	436	111	31,617	23,426	8,191
80 to 89 percent.....	23,136	15,992	7,143	430	301	130	22,705	15,692	7,014
90 to 99 percent.....	10,745	7,904	2,841	146	146	-	10,598	7,758	2,841
100 to 109 percent.....	7,270	5,207	2,063	384	384	-	6,887	4,824	2,063
110 percent or more.....	20,074	13,962	6,112	496	347	149	19,578	13,615	5,963
Not reported or not computed.....	26,519	22,350	4,169	490	490	-	26,029	21,860	4,169
Median.....	66	63	75	78	...	...	66	63	75
Acquired 1970 and 1971 (part).....	40,780	26,353	14,427	725	595	130	40,054	25,758	14,297

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Location by Size of Place</b>									
Inside SMSA's.....	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...
<b>Number of Housing Units</b>									
5 to 9.....	164,317	132,908	31,409	2,416	1,870	546	161,901	131,038	30,864
10 to 14.....	46,269	34,496	11,774	598	358	240	45,671	34,138	11,533
15 to 19.....	25,286	19,531	5,755	328	243	85	24,958	19,288	5,669
20 to 24.....	20,499	14,618	5,881	240	240	-	20,259	14,378	5,881
25 to 49.....	31,416	23,983	7,434	911	866	45	30,506	23,117	7,389
<b>Number of Buildings</b>									
1.....	215,029	166,944	48,086	3,212	2,492	720	211,817	164,451	47,366
2 to 4.....	57,376	46,160	11,216	1,215	1,019	196	56,161	45,141	11,020
5 or more.....	15,163	12,432	2,731	65	65	-	15,098	12,367	2,731
Not reported.....	219	-	219	-	-	-	219	-	219
<b>Manner of Acquisition</b>									
By purchase.....	281,413	219,641	61,772	4,492	3,577	916	276,921	216,064	60,856
Placed one new mortgage.....	163,258	152,735	10,523	2,788	2,658	130	160,470	150,077	10,393
Placed two or more new mortgages.....	32,509	11,986	20,523	282	1	281	32,228	11,985	20,242
Assumed mortgages(s) already on property.....	54,644	43,224	11,420	917	873	45	53,726	42,351	11,375
Assumed mortgage already on property and placed new mortgage.....	25,850	6,781	19,069	505	45	461	25,344	6,736	18,608
All cash.....	3,504	3,504	-	-	-	-	3,504	3,504	-
Borrowed other than with a mortgage.....	1,610	1,372	238	-	-	-	1,610	1,372	238
Other.....	38	38	-	-	-	-	38	38	-
Not by purchase.....	6,192	5,712	480	-	-	-	6,192	5,712	480
Inheritance or gift.....	5,323	4,845	478	-	-	-	5,323	4,845	478
Other.....	869	867	2	-	-	-	869	867	2
Not reported.....	183	183	-	-	-	-	183	183	-
<b>Land and Building Acquisition</b>									
During same 12-month period.....	254,963	197,121	57,843	3,821	3,034	786	251,143	194,086	57,056
Acquired land previously.....	19,426	17,892	1,534	271	142	130	19,155	17,751	1,404
Land not owned by building owner.....	1,897	1,091	806	259	259	-	1,638	832	806
Not reported.....	11,501	9,432	2,069	142	142	-	11,359	9,290	2,069
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	70,740	49,304	21,436	1,611	1,311	300	69,129	47,993	21,136
1967 and 1968.....	57,119	40,927	16,192	698	231	466	56,422	40,696	15,725
1965 and 1966.....	43,201	33,250	9,951	540	391	149	42,661	32,859	9,802
1960 to 1964.....	69,683	58,431	11,253	398	398	-	69,286	58,033	11,253
1955 to 1959.....	22,019	20,099	1,920	421	421	-	21,598	19,678	1,920
1950 to 1954.....	11,971	11,528	442	523	523	-	11,448	11,006	442
1949 or earlier.....	13,054	11,996	1,058	302	302	-	12,752	11,694	1,058
Not reported.....	-	-	-	-	-	-	-	-	-
<b>Year Built</b>									
1969 and 1970 (part).....	7,725	6,379	1,346	288	288	-	7,437	6,092	1,346
1967 and 1968.....	17,255	13,812	3,442	305	176	130	16,949	13,637	3,313
1965 and 1966.....	18,896	15,027	3,869	423	196	226	18,473	14,830	3,643
1960 to 1964.....	42,208	31,024	11,184	85	85	-	42,123	30,939	11,184
1950 to 1959.....	38,872	27,707	11,166	645	515	130	38,228	27,192	11,036
1940 to 1949.....	18,672	15,015	3,657	1,507	1,247	260	17,165	13,768	3,397
1939 or earlier.....	135,511	109,689	25,822	1,009	839	170	134,502	108,851	25,652
Not reported.....	8,648	6,882	1,767	231	231	-	8,417	6,651	1,767



Table 2b. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to 1971 (part).....	126,088	88,774	37,313	2,309	1,542	767	123,779	87,232	36,547
Less than \$5,000.....	35,385	28,535	6,849	423	253	170	34,962	28,283	6,679
\$5,000 to \$7,499.....	22,925	14,969	7,956	411	170	241	22,514	14,799	7,715
\$7,500 to \$9,999.....	25,480	16,646	8,834	392	262	130	25,088	16,384	8,704
\$10,000 to \$12,499.....	18,246	11,168	7,078	257	30	226	17,990	11,138	6,852
\$12,500 to \$14,999.....	9,572	5,618	3,954	59	59	-	9,512	5,558	3,954
\$15,000 to \$17,499.....	4,501	3,196	1,305	175	175	-	4,326	3,021	1,305
\$17,500 to \$19,999.....	1,810	1,557	253	32	32	-	1,778	1,525	253
\$20,000 to \$24,999.....	2,035	1,609	426	29	29	-	2,006	1,579	426
\$25,000 to \$29,999.....	633	633	-	224	224	-	409	409	-
\$30,000 to \$34,999.....	253	208	44	-	-	-	253	208	44
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-
\$40,000 to \$49,999.....	481	437	43	-	-	-	481	437	43
\$50,000 or more.....	288	227	61	227	227	-	61	-	61
Not reported.....	4,480	3,970	510	79	79	-	4,401	3,891	510
Median.....dollars..	7,700	7,300	8,500	...	...	...	7,700	7,300	8,500
Other properties.....	161,700	136,761	24,939	2,184	2,034	149	159,516	134,727	24,790
Value									
Less than \$25,000.....	27,111	25,389	1,722	492	492	-	26,620	24,897	1,722
\$25,000 to \$49,999.....	56,918	46,095	10,823	593	423	170	56,324	45,672	10,653
\$50,000 to \$74,999.....	47,618	37,149	10,469	153	153	-	47,465	36,996	10,469
\$75,000 to \$99,999.....	33,190	24,051	9,139	590	168	422	32,599	23,882	8,717
\$100,000 to \$149,999.....	32,803	22,754	10,049	300	171	130	32,502	22,583	9,919
\$150,000 to \$199,999.....	20,422	14,501	5,922	724	680	45	19,698	13,821	5,877
\$200,000 to \$299,999.....	19,691	14,977	4,714	324	324	-	19,367	14,653	4,714
\$300,000 to \$499,999.....	14,239	10,226	4,013	244	244	-	13,995	9,983	4,013
\$500,000 or more.....	6,204	4,873	1,331	482	482	-	5,722	4,391	1,331
Not reported.....	29,592	25,523	4,069	590	441	149	29,003	25,082	3,920
Median.....dollars..	73,600	69,100	91,600	120,500	161,800	...	73,200	68,800	91,800
Mean.....dollars..	116,600	111,700	133,300	252,600	294,100	...	114,500	108,800	134,000
Value Per Housing Unit									
Less than \$5,000.....	60,158	52,429	7,729	492	492	-	59,666	51,937	7,729
\$5,000 to \$7,499.....	48,904	37,214	11,690	1,091	791	300	47,813	36,423	11,390
\$7,500 to \$9,999.....	46,167	35,310	10,856	517	407	111	45,649	34,903	10,746
\$10,000 to \$12,499.....	46,643	32,813	13,830	365	236	130	46,278	32,577	13,701
\$12,500 to \$14,999.....	26,543	19,811	6,733	259	32	226	26,284	19,778	6,506
\$15,000 to \$17,499.....	13,596	9,355	4,241	191	191	-	13,405	9,164	4,241
\$17,500 to \$19,999.....	4,624	3,939	685	111	111	-	4,513	3,828	685
\$20,000 to \$24,999.....	6,508	4,806	1,702	392	392	-	6,116	4,414	1,702
\$25,000 to \$34,999.....	3,788	3,244	544	224	224	-	3,564	3,019	544
\$35,000 to \$49,999.....	444	333	112	-	-	-	444	333	112
\$50,000 or more.....	821	760	61	259	259	-	561	501	61
Not reported.....	29,592	25,523	4,069	590	441	149	29,003	25,082	3,920
Median.....dollars..	8,600	8,200	9,700	9,300	9,300	...	8,600	8,200	9,700
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....	244,858	197,336	47,523	3,597	2,811	786	241,261	194,524	46,737
Less than \$50.....	21,037	19,222	1,815	525	525	-	20,512	18,697	1,815
\$50 to \$59.....	14,220	12,444	1,777	-	-	-	14,220	12,444	1,777
\$60 to \$69.....	21,018	17,349	3,669	-	-	-	21,018	17,349	3,669
\$70 to \$79.....	21,863	17,767	4,096	299	299	-	21,564	17,468	4,096
\$80 to \$89.....	22,535	17,846	4,689	416	96	319	22,119	17,749	4,370
\$90 to \$99.....	19,383	14,971	4,412	375	246	130	19,007	14,725	4,282
\$100 to \$119.....	36,308	28,828	7,480	620	510	111	35,687	28,318	7,369
\$120 to \$149.....	38,102	28,658	9,444	331	331	-	37,771	28,327	9,444
\$150 to \$174.....	15,447	11,606	3,841	116	116	-	15,331	11,490	3,841
\$175 to \$199.....	5,671	4,270	1,401	199	199	-	5,472	4,071	1,401
\$200 to \$249.....	4,002	3,107	895	-	-	-	4,002	3,107	895
\$250 to \$299.....	1,107	877	230	226	-	226	880	877	3
\$300 or more.....	2,133	1,696	436	-	-	-	2,133	1,696	436
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	22,034	18,697	3,337	490	490	-	21,544	18,207	3,337
Median.....dollars..	95	93	104	98	...	...	95	93	104
Mean.....dollars..	104	102	112	110	...	...	104	102	111
Acquired 1970 and 1971 (part).....	40,780	26,353	14,427	725	595	130	40,054	25,758	14,297

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971--Continued

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price as Percent of Value									
Acquired by purchase.....	281,413	219,641	61,772	4,493	3,577	916	276,920	216,064	60,857
Purchased 1967 to 1971 (part).....	126,088	88,774	37,313	2,309	1,542	767	123,779	87,232	36,547
Less than 80 percent.....	24,725	18,527	6,199	612	371	240	24,114	18,155	5,959
80 to 89 percent.....	30,308	20,062	10,247	759	533	226	29,549	19,529	10,020
90 to 94 percent.....	13,207	8,479	4,728	200	29	170	13,007	8,449	4,558
95 to 99 percent.....	12,416	7,952	4,464	95	95	-	12,322	7,858	4,464
100 percent or more.....	38,764	28,074	10,689	565	435	130	38,199	27,640	10,559
Not reported.....	6,667	5,681	986	79	79	-	6,588	5,601	986
Median.....	91	91	91	...	...	...	91	91	91
Purchased 1960 to 1966.....	111,685	90,543	21,143	938	789	149	110,747	89,754	20,994
Less than 60 percent.....	12,343	10,814	1,530	-	-	-	12,343	10,814	1,530
60 to 79 percent.....	23,531	19,962	3,569	198	198	-	23,333	19,764	3,569
80 to 89 percent.....	22,316	17,775	4,541	219	219	-	22,096	17,556	4,541
90 to 99 percent.....	17,639	13,935	3,705	101	101	-	17,539	13,834	3,705
100 percent or more.....	17,611	13,279	4,332	151	151	-	17,460	13,128	4,332
Not reported.....	18,245	14,778	3,467	269	120	149	17,976	14,658	3,318
Median.....	84	83	88	...	...	...	84	83	88
Purchased 1959 or earlier.....	43,640	40,324	3,316	1,246	1,246	-	42,394	39,078	3,316
Less than 40 percent.....	6,361	5,751	610	-	-	-	6,361	5,751	610
40 to 59 percent.....	4,393	3,818	575	40	40	-	4,353	3,778	575
60 to 79 percent.....	9,306	9,026	280	42	42	-	9,265	8,985	280
80 to 99 percent.....	8,150	7,129	1,021	553	553	-	7,597	6,575	1,021
100 percent or more.....	6,289	5,775	514	262	262	-	6,027	5,513	514
Not reported.....	9,140	8,825	315	349	349	-	8,791	8,476	315
Median.....	73	73	80	...	...	-	73	72	80
Not acquired by purchase.....	6,375	5,894	480	-	-	-	6,375	5,894	480
Rental Receipts as Percent of Value									
Acquired before 1970 <sup>1</sup> .....	244,858	197,336	47,523	3,597	2,811	786	241,261	194,524	46,737
Less than 5 percent.....	3,895	3,456	440	-	-	-	3,895	3,456	440
5 to 9 percent.....	22,357	18,290	4,067	901	901	-	21,456	17,389	4,067
10 to 14 percent.....	80,618	62,411	18,207	742	502	240	79,876	61,909	17,967
15 to 19 percent.....	51,601	40,653	10,947	304	304	-	51,297	40,349	10,947
20 to 24 percent.....	23,410	19,356	4,054	509	339	170	22,901	19,017	3,884
25 to 29 percent.....	8,574	6,387	2,187	226	-	226	8,348	6,387	1,961
30 to 39 percent.....	7,476	6,641	835	-	-	-	7,476	6,641	835
40 percent or more.....	4,716	3,775	942	-	-	-	4,716	3,775	942
Not reported or not computed.....	42,210	36,367	5,843	915	766	149	41,296	35,602	5,694
Median.....	14	14	14	...	...	...	14	14	14
Acquired 1970 and 1971 (part).....	40,780	26,353	14,427	725	595	130	40,054	25,758	14,297
Rental Vacancy Losses as Percent of Potential Receipts									
Acquired before 1970 <sup>1</sup> .....	244,858	197,336	47,523	3,597	2,811	786	241,261	194,524	46,737
Less than 1.0 percent.....	66,124	55,039	11,085	1,444	1,274	170	64,680	53,765	10,915
1.0 to 2.9 percent.....	26,244	19,961	6,284	223	74	149	26,021	19,887	6,135
3.0 to 4.9 percent.....	23,767	18,012	5,756	603	266	337	23,164	17,746	5,419
5.0 to 6.9 percent.....	17,855	13,098	4,757	104	104	-	17,751	12,993	4,757
7.0 to 8.9 percent.....	10,451	8,176	2,274	48	48	-	10,402	8,128	2,274
9.0 to 10.9 percent.....	11,583	8,349	3,234	28	28	-	11,555	8,321	3,234
11.0 to 12.9 percent.....	5,363	3,770	1,593	254	254	-	5,109	3,517	1,593
13.0 to 14.9 percent.....	5,546	4,774	773	-	-	-	5,546	4,774	773
15 percent or more.....	27,420	23,618	3,803	272	272	-	27,148	23,345	3,803
Not reported or not computed.....	50,503	42,539	7,964	619	490	130	49,883	42,049	7,834
Median.....	3.4	3.3	3.8	1.1	...	...	3.4	3.3	3.9
Acquired 1970 and 1971 (part).....	40,780	26,353	14,427	725	595	130	40,054	25,758	14,297
OWNER CHARACTERISTICS									
Type of Owner									
Individual.....	203,659	158,700	44,959	1,802	1,353	449	201,857	157,347	44,510
Partnership.....	41,306	30,375	10,931	987	605	382	40,319	29,769	10,550
Real estate corporation.....	30,105	25,318	4,787	1,009	1,009	-	29,096	24,309	4,787
Real estate investment trust.....	3,876	3,120	757	-	-	-	3,876	3,120	757
Financial institution.....	756	756	-	-	-	-	756	756	-
Housing cooperative organization.....	1,719	1,651	68	521	521	-	1,198	1,130	68
Other.....	4,488	3,993	495	146	61	85	4,342	3,933	410
Not reported.....	1,878	1,623	255	27	27	-	1,851	1,596	255

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1c. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
5-to-49-housing-unit properties.....	283,370	99,062	184,308	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase			
Inside SMSA's.....	...	...	...	1967 to 1971 (part).....	85,414	8,119	77,294
1,000,000 or more.....	...	...	...	Less than \$5,000.....	32,473	4,997	27,476
250,000 to 999,999.....	...	...	...	\$5,000 to \$7,499.....	16,678	1,563	15,116
50,000 to 249,999.....	...	...	...	\$7,500 to \$9,999.....	17,196	440	16,756
10,000 to 49,999.....	...	...	...	\$10,000 to \$12,499.....	8,233	652	7,581
Less than 10,000 and rural.....	...	...	...	\$12,500 to \$14,999.....	3,138	58	3,080
Outside SMSA's.....	...	...	...	\$15,000 to \$17,499.....	1,573	-	1,573
10,000 or more.....	...	...	...	\$17,500 to \$19,999.....	1,048	58	990
2,500 to 9,999.....	...	...	...	\$20,000 to \$24,999.....	764	-	764
Less than 2,500 and rural.....	...	...	...	\$25,000 to \$29,999.....	526	-	526
				\$30,000 to \$34,999.....	83	-	83
				\$35,000 to \$39,999.....	-	-	-
				\$40,000 to \$49,999.....	170	-	170
				\$50,000 or more.....	229	-	229
				Not reported.....	3,304	352	2,952
				Median.....dollars..	6,300	3,900	6,600
				Other properties.....	197,956	90,942	107,014
				Value			
				Less than \$25,000.....	46,961	23,750	23,211
				\$25,000 to \$49,999.....	65,269	26,411	38,858
				\$50,000 to \$74,999.....	47,074	16,138	30,936
				\$75,000 to \$99,999.....	25,441	6,096	19,345
				\$100,000 to \$149,999.....	25,364	6,439	18,925
				\$150,000 to \$199,999.....	13,035	2,907	10,128
				\$200,000 to \$299,999.....	12,813	2,017	10,795
				\$300,000 to \$499,999.....	7,928	597	7,330
				\$500,000 or more.....	3,660	261	3,400
				Not reported.....	35,825	14,446	21,380
				Median.....dollars..	56,100	42,500	65,600
				Mean.....dollars..	87,700	56,300	104,100
				Value Per Housing Unit			
				Less than \$5,000.....	91,702	40,313	51,389
				\$5,000 to \$7,499.....	54,791	21,343	33,448
				\$7,500 to \$9,999.....	38,249	9,444	28,806
				\$10,000 to \$12,499.....	30,996	5,934	25,063
				\$12,500 to \$14,999.....	13,370	2,620	10,751
				\$15,000 to \$17,499.....	7,576	1,973	5,603
				\$17,500 to \$19,999.....	3,143	506	2,637
				\$20,000 to \$24,999.....	3,916	1,093	2,823
				\$25,000 to \$34,999.....	2,695	905	1,789
				\$35,000 to \$49,999.....	588	268	319
				\$50,000 or more.....	519	218	301
				Not reported.....	35,825	14,446	21,380
				Median.....dollars..	6,500	5,200	7,200
				Monthly Rental Receipts Per Housing Unit			
				Acquired before 1970 <sup>1</sup> .....	249,813	92,788	157,025
				Less than \$50.....	41,306	25,771	15,535
				\$50 to \$59.....	24,130	12,354	11,776
				\$60 to \$69.....	26,325	10,585	15,741
				\$70 to \$79.....	23,496	7,954	15,542
				\$80 to \$89.....	22,524	5,919	16,605
				\$90 to \$99.....	20,331	6,580	13,751
				\$100 to \$119.....	30,290	7,824	22,466
				\$120 to \$149.....	22,705	4,169	18,536
				\$150 to \$174.....	7,772	1,078	6,694
				\$175 to \$199.....	3,123	1,068	2,055
				\$200 to \$249.....	2,070	406	1,665
				\$250 to \$299.....	329	2	327
				\$300 or more.....	2,229	513	1,716
				No rental receipts.....	112	112	-
				Not reported.....	23,071	8,455	14,616
				Median.....dollars..	79	63	87
				Mean.....dollars..	88	72	98
				Acquired 1970 and 1971 (part).....	31,760	5,704	26,056

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1c. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities				Inside SMSA's, In Central Cities			
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES--Continued			
Purchase Price as Percent of Value				Real Estate Tax per \$1,000 Value			
Total properties	Non-mortgaged properties	Mortgaged properties		Total properties	Non-mortgaged properties	Mortgaged properties	
Acquired by purchase.....				Acquired before 1970.....			
Purchased 1967 to 1971 (part).....	253,924	74,120	179,803	Less than \$10.....	251,047	93,290	157,757
Less than 80 percent.....	85,414	8,119	77,294	\$10 to \$14.....	8,208	3,254	4,954
80 to 89 percent.....	18,970	2,825	16,145	\$15 to \$19.....	17,437	7,700	9,736
90 to 94 percent.....	17,917	659	17,258	\$20 to \$24.....	31,083	11,845	19,238
95 to 99 percent.....	7,295	613	6,682	\$25 to \$29.....	33,936	10,410	23,526
100 percent or more.....	8,385	759	7,626	\$30 to \$39.....	24,839	7,455	17,385
Not reported.....	27,740	2,744	24,996	\$40 to \$49.....	31,016	9,802	21,214
Median.....	5,107	519	4,588	\$50 to \$59.....	20,524	8,985	11,539
Purchased 1960 to 1966.....	92	92	92	\$60 or more.....	13,888	5,389	8,499
Less than 60 percent.....	80,205	10,320	69,885	Not reported or not computed.....	24,187	7,691	16,496
60 to 79 percent.....	9,609	2,846	6,763	Median.....dollars..	45,928	20,759	25,169
80 to 89 percent.....	16,463	2,725	13,739	Acquired 1970 and 1971 (part).....	27	27	27
90 to 99 percent.....	14,300	1,273	13,026		32,323	5,772	26,551
100 percent or more.....	10,695	266	10,429				
Not reported.....	15,160	1,477	13,682				
Median.....	13,979	1,733	12,245				
Purchased 1959 or earlier.....	84	70	86				
Less than 40 percent.....	88,305	55,681	32,624				
40 to 59 percent.....	15,922	12,414	3,508				
60 to 79 percent.....	12,050	8,642	3,408				
80 to 99 percent.....	18,633	12,020	6,613				
100 percent or more.....	13,092	7,285	5,807				
Not reported.....	10,141	4,510	5,631				
Median.....	18,467	10,810	7,657				
Not acquired by purchase.....	67	62	76				
	29,446	24,942	4,505				
Rental Receipts as Percent of Value				Real Estate Tax as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....				Acquired before 1970 <sup>1</sup> .....			
Less than 5 percent.....	249,813	92,788	157,025	Less than 5 percent.....	249,813	92,788	157,025
5 to 9 percent.....	4,430	2,741	1,689	5 to 9 percent.....	3,454	1,159	2,295
10 to 14 percent.....	24,871	12,758	12,113	10 to 14 percent.....	22,206	9,685	12,521
15 to 19 percent.....	65,051	18,832	46,220	15 to 19 percent.....	40,245	14,820	25,425
20 to 24 percent.....	44,961	14,974	29,987	20 to 24 percent.....	51,178	17,748	33,431
25 to 29 percent.....	28,217	9,600	18,617	25 to 29 percent.....	35,526	10,811	24,716
30 to 39 percent.....	12,519	5,420	7,100	30 to 34 percent.....	29,052	9,495	19,557
40 percent or more.....	12,206	5,448	6,758	35 to 39 percent.....	13,685	6,235	7,450
Not reported or not computed.....	7,627	3,138	4,490	40 percent or more.....	16,790	6,491	10,299
Median.....	49,930	19,879	30,052	Not reported or not computed.....	31,113	13,037	18,076
Acquired 1970 and 1971 (part).....	15	15	15	Median.....	19	19	19
	31,760	5,704	26,056	Acquired 1970 and 1971 (part).....	31,760	5,704	26,056
Rental Vacancy Losses as Percent of Potential Receipts				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>1</sup> .....				Acquired before 1970 <sup>1</sup> .....			
Less than 1.0 percent.....	249,813	92,788	157,025	Less than 20 percent.....	249,813	92,788	157,025
1.0 to 2.9 percent.....	71,738	29,810	41,927	20 to 29 percent.....	31,270	29,463	1,807
3.0 to 4.9 percent.....	20,007	4,410	15,597	30 to 39 percent.....	29,405	25,551	3,854
5.0 to 6.9 percent.....	17,816	4,723	13,092	40 to 49 percent.....	22,176	12,663	9,514
7.0 to 8.9 percent.....	14,649	4,256	10,392	50 to 59 percent.....	21,395	5,565	15,829
9.0 to 10.9 percent.....	12,118	4,560	7,559	60 to 69 percent.....	29,275	1,269	28,006
11.0 to 12.9 percent.....	12,016	5,102	6,915	70 to 79 percent.....	25,943	1,631	24,312
13.0 to 14.9 percent.....	5,765	2,287	3,477	80 to 89 percent.....	19,240	545	18,695
15 percent or more.....	6,068	2,262	3,806	90 to 99 percent.....	14,998	757	14,240
Not reported or not computed.....	34,211	14,834	19,377	100 to 109 percent.....	6,986	372	6,614
Median.....	55,425	20,544	34,881	110 percent or more.....	4,898	75	4,823
Acquired 1970 and 1971 (part).....	3.6	3.8	3.6	Not reported or not computed.....	12,878	1,441	11,437
	31,760	5,704	26,056	Median.....	31,350	13,456	17,894
					51	23	64
RECURRING EXPENSES				Acquired 1970 and 1971 (part).....	31,760	5,704	26,056
Real Estate Tax Per Housing Unit							
Acquired before 1970.....				OWNER CHARACTERISTICS			
Less than \$100.....	251,047	93,290	157,757	Type of Owner			
\$100 to \$199.....	55,358	27,706	27,652	Individual.....	204,120	75,900	128,220
\$200 to \$299.....	76,951	28,829	48,122	Partnership.....	35,300	9,259	26,041
\$300 to \$349.....	53,863	15,786	38,076	Real estate corporation.....	30,251	7,690	22,561
\$350 to \$399.....	14,657	3,913	10,744	Real estate investment trust.....	2,635	560	2,075
\$400 to \$449.....	10,185	2,988	7,197	Financial institution.....	1,040	767	273
\$450 to \$499.....	7,871	1,838	6,033	Housing cooperative organization.....	1,603	504	1,099
\$500 to \$549.....	2,997	957	2,040	Other.....	6,436	3,784	2,652
\$550 to \$599.....	3,578	1,153	2,425	Not reported.....	1,986	597	1,389
\$600 to \$699.....	2,086	230	1,857				
\$700 to \$799.....	3,359	990	2,370				
\$800 or more.....	928	-	928				
Not reported.....	3,510	618	2,892				
Median.....dollars..	15,704	8,283	7,421				
Acquired 1970 and 1971 (part).....	180	151	198				
	32,323	5,772	26,551				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
5-to-49-housing-unit mortgaged properties.....	184,308	146,988	37,320	3,060	2,500	559	181,249	144,488	36,761
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	146,988	146,988	-	2,500	2,500	...	144,488	144,488	-
2.....	33,209	-	33,209	559	-	...	32,649	-	32,649
3 or more.....	4,112	-	4,112	-	-	...	4,112	-	4,112
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	174,676	137,940	36,736	3,060	2,500	...	171,617	135,440	36,177
Contract to purchase.....	9,632	9,048	584	-	-	...	9,632	9,048	584
Origin of First Mortgage									
Mortgage made at time property acquired.....	99,901	83,054	16,847	2,399	1,989	...	97,502	81,065	16,436
Mortgage assumed at time property acquired.....	41,253	25,341	15,912	660	511	...	40,593	24,830	15,763
Mortgage placed later than acquisition of property.....	43,154	38,593	4,562	-	-	...	43,154	38,593	4,562
Refinanced mortgage: Same lender.....	21,096	18,826	2,269	-	-	...	21,096	18,826	2,269
Different lender.....	14,120	11,916	2,204	-	-	...	14,120	11,916	2,204
Mortgage placed on property owned free and clear of debt.....	7,939	7,851	88	-	-	...	7,939	7,851	88
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	43,154	38,593	4,562	-	-	...	43,154	38,593	4,562
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	8,892	7,315	1,576	-	-	...	8,892	7,315	1,576
Secure better terms.....	4,709	3,671	1,039	-	-	...	4,709	3,671	1,039
Provide funds for additions, improvements, or repairs to this property.....	11,620	10,508	1,113	-	-	...	11,620	10,508	1,113
Provide funds for investment in other real estate.....	5,542	5,542	-	-	-	...	5,542	5,542	-
Provide funds for other types of investments.....	1,836	1,750	86	-	-	...	1,836	1,750	86
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-	-
Other reasons.....	3,843	3,670	173	-	-	...	3,843	3,670	173
Not reported.....	6,712	6,137	575	-	-	...	6,712	6,137	575
Other properties.....	141,154	108,395	32,759	3,060	2,500	...	138,095	105,895	32,199
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	55,273	41,946	13,327	1,508	1,208	...	53,765	40,738	13,027
1967 and 1968.....	38,994	30,073	8,922	281	171	...	38,713	29,902	8,811
1965 and 1966.....	31,308	24,455	6,853	370	221	...	30,938	24,235	6,704
1960 to 1964.....	48,059	40,488	7,571	28	28	...	48,031	40,460	7,571
1955 to 1959.....	8,139	7,602	537	372	372	...	7,767	7,230	537
1950 to 1954.....	1,444	1,387	57	370	370	...	1,074	1,017	57
1949 or earlier.....	1,090	1,036	54	130	130	...	960	907	54
First Mortgage Loan									
Less than \$10,000.....	15,388	12,965	2,423	170	-	...	15,218	12,965	2,253
\$10,000 to \$24,999.....	51,195	42,459	8,736	674	525	...	50,521	41,934	8,587
\$25,000 to \$49,999.....	50,677	40,859	9,817	602	491	...	50,075	40,368	9,707
\$50,000 to \$74,999.....	24,601	17,163	7,437	130	-	...	24,471	17,163	7,308
\$75,000 to \$99,999.....	11,215	8,398	2,818	136	136	...	11,079	8,262	2,818
\$100,000 to \$149,999.....	12,727	10,314	2,412	388	388	...	12,339	9,927	2,412
\$150,000 to \$199,999.....	7,465	6,268	1,197	354	354	...	7,112	5,915	1,197
\$200,000 to \$299,999.....	6,382	4,744	1,638	159	159	...	6,223	4,586	1,638
\$300,000 to \$499,999.....	3,453	2,726	727	154	154	...	3,299	2,572	727
\$500,000 or more.....	1,205	1,090	116	293	293	...	911	796	116
Median.....dollars..	37,600	36,000	44,000	66,100	...	...	37,400	35,700	44,400
Mean.....dollars..	63,900	63,300	66,300	186,200	...	...	61,800	60,500	66,800

Table 2c. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971--Continued

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt									
Less than \$10,000.....	40,814	36,263	4,551	592	272	...	40,222	35,991	4,231
\$10,000 to \$24,999.....	47,195	37,546	9,649	288	288	...	46,907	37,258	9,649
\$25,000 to \$49,999.....	43,708	34,521	9,187	681	571	...	43,027	33,951	9,077
\$50,000 to \$74,999.....	20,044	13,087	6,957	349	220	...	19,694	12,867	6,828
\$75,000 to \$99,999.....	8,571	6,539	2,032	156	156	...	8,416	6,384	2,032
\$100,000 to \$149,999.....	9,816	8,010	1,806	401	401	...	9,415	7,608	1,806
\$150,000 to \$199,999.....	5,828	4,668	1,160	111	111	...	5,717	4,557	1,160
\$200,000 to \$299,999.....	5,050	3,708	1,342	34	34	...	5,016	3,675	1,342
\$300,000 to \$499,999.....	2,308	1,721	588	154	154	...	2,154	1,567	588
\$500,000 or more.....	974	924	49	293	293	...	681	631	49
Median.....dollars..	27,300	24,800	37,100	48,800	...	...	27,000	24,500	37,300
Mean.....dollars..	52,100	51,100	55,900	164,900	...	...	50,200	48,600	56,400
Total Mortgage Outstanding Debt									
Less than \$10,000.....	37,770	36,263	1,507	442	272	...	37,327	35,991	1,337
\$10,000 to \$24,999.....	46,715	37,546	9,170	288	288	...	46,428	37,258	9,170
\$25,000 to \$49,999.....	42,291	34,521	7,769	720	571	...	41,571	33,951	7,620
\$50,000 to \$74,999.....	20,722	13,087	7,636	460	220	...	20,263	12,867	7,396
\$75,000 to \$99,999.....	9,646	6,539	3,106	156	156	...	9,490	6,384	3,106
\$100,000 to \$149,999.....	11,501	8,010	3,492	401	401	...	11,100	7,608	3,492
\$150,000 to \$199,999.....	5,938	4,668	1,270	111	111	...	5,827	4,557	1,270
\$200,000 to \$299,999.....	5,793	3,708	2,085	34	34	...	5,760	3,675	2,085
\$300,000 to \$499,999.....	2,795	1,721	1,074	154	154	...	2,640	1,567	1,074
\$500,000 or more.....	1,137	924	212	293	293	...	844	631	212
Median.....dollars..	29,500	24,800	50,700	54,300	...	...	29,100	24,500	50,800
Mean.....dollars..	56,500	51,100	77,400	167,400	...	...	54,600	48,600	78,000
Interest Rate on First Mortgage									
Less than 5.0 percent.....	4,998	4,737	261	1,402	1,253	...	3,596	3,484	112
5.0 percent.....	4,856	4,069	787	-	-	...	4,856	4,069	787
5.1 to 5.9 percent.....	17,960	15,364	2,596	471	300	...	17,490	15,064	2,426
6.0 percent.....	57,359	46,218	11,141	72	72	...	57,286	46,146	11,141
6.1 to 6.4 percent.....	7,670	6,136	1,534	-	-	...	7,670	6,136	1,534
6.5 to 6.9 percent.....	32,418	24,048	8,369	335	224	...	32,083	23,824	8,259
7.0 percent.....	17,370	14,669	2,702	-	-	...	17,370	14,669	2,702
7.1 to 7.4 percent.....	4,627	3,227	1,400	-	-	...	4,627	3,227	1,400
7.5 to 7.9 percent.....	14,823	11,703	3,120	553	423	...	14,270	11,280	2,990
8.0 percent.....	8,130	7,182	949	-	-	...	8,130	7,182	949
8.1 to 8.4 percent.....	2,158	1,279	878	-	-	...	2,158	1,279	878
8.5 to 8.9 percent.....	5,604	4,065	1,540	227	227	...	5,377	3,837	1,540
9.0 percent.....	2,270	1,701	569	-	-	...	2,270	1,701	569
9.1 to 9.9 percent.....	2,219	1,246	973	-	-	...	2,219	1,246	973
10.0 percent or more.....	1,846	1,344	502	-	-	...	1,846	1,344	502
Median.....	6.6	6.4	6.7	5.3	...	...	6.6	6.4	6.7
Term of First Mortgage									
Less than 8 years.....	11,793	9,380	2,413	170	-	...	11,623	9,380	2,242
8 to 12 years.....	40,555	34,285	6,270	-	-	...	40,555	34,285	6,270
13 to 17 years.....	41,298	34,421	6,878	-	-	...	41,298	34,421	6,878
18 to 22 years.....	51,891	39,455	12,436	636	525	...	51,256	38,930	12,326
23 to 27 years.....	24,732	16,762	7,970	149	-	...	24,583	16,762	7,821
28 to 32 years.....	3,989	3,424	566	607	477	...	3,383	2,946	436
33 to 37 years.....	922	889	32	645	645	...	277	245	32
38 years or more.....	1,260	1,260	-	853	853	...	406	406	-
No stated term.....	7,868	7,113	756	-	-	...	7,868	7,113	756
Median.....	17.3	16.8	19.0	32.7	...	...	17.1	16.6	19.0
Holder of First Mortgage									
Commercial bank or trust company.....	20,009	16,948	3,062	278	108	...	19,731	16,840	2,891
Mutual savings bank.....	28,227	21,001	7,226	348	348	...	27,879	20,653	7,226
Savings and loan association.....	68,346	50,984	17,362	383	272	...	67,963	50,712	17,252
Life insurance company.....	15,697	12,214	3,484	965	816	...	14,732	11,398	3,334
Mortgage company.....	1,540	1,358	182	72	72	...	1,468	1,286	182
Federal agency.....	1,226	1,190	36	526	526	...	700	664	36
Federal National Mortgage Association.....	547	417	130	355	225	...	192	192	-
Real estate or construction company.....	1,308	1,203	105	-	-	...	1,308	1,203	105
Individual or individual's estate.....	41,309	36,261	5,048	-	-	...	41,309	36,261	5,048
Other.....	6,098	5,413	685	133	133	...	5,965	5,280	685



Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	64,389	50,920	13,469	1,337	1,056	...	63,053	49,864	13,189
Lender in same region.....	62,855	49,642	13,213	982	701	...	61,873	48,941	12,932
Lender in different region or outside United States.....	1,535	1,279	256	355	355	...	1,180	924	256
Not reported.....	-	-	-	-	-	...	-	-	-
Property in North Central region.....	36,990	34,210	2,780	230	230	...	36,761	33,980	2,780
Lender in same region.....	34,731	32,070	2,661	204	204	...	34,527	31,866	2,661
Lender in different region or outside United States.....	2,259	2,140	119	26	26	...	2,233	2,114	119
Not reported.....	-	-	-	-	-	...	-	-	-
Property in South region.....	29,531	24,519	5,012	922	793	...	28,609	23,726	4,883
Lender in same region.....	24,949	20,442	4,507	221	91	...	24,728	20,351	4,377
Lender in different region or outside United States.....	4,582	4,077	505	702	702	...	3,880	3,375	505
Not reported.....	-	-	-	-	-	...	-	-	-
Property in West region.....	53,398	37,339	16,058	571	422	...	52,827	36,917	15,909
Lender in same region.....	46,920	33,085	13,836	-	-	...	46,920	33,085	13,836
Lender in different region or outside United States.....	6,477	4,254	2,223	571	422	...	5,906	3,832	2,074
Not reported.....	-	-	-	-	-	...	-	-	-
Servicing of First Mortgage									
Holder.....	156,856	124,494	32,362	1,668	1,388	...	155,188	123,107	32,081
Agent.....	27,452	22,494	4,958	1,391	1,113	...	26,062	21,381	4,679
Holder's Acquisition of First Mortgage									
Originated by holder.....	158,725	127,095	31,629	1,160	989	...	157,565	126,106	31,459
Purchased from present servicer.....	11,406	8,843	2,563	1,136	747	...	10,270	8,096	2,173
Purchased from someone else.....	10,001	7,603	2,398	764	764	...	9,237	6,840	2,398
Not reported.....	4,176	3,446	731	-	-	...	4,176	3,446	731
First Mortgagee Participation in Property Income									
Yes.....	1,376	1,133	243	-	-	...	1,376	1,133	243
No.....	182,853	145,776	37,077	3,060	2,500	...	179,794	143,276	36,518
Not reported.....	79	79	-	-	-	...	79	79	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	140,199	107,641	32,558	3,060	2,500	...	137,140	105,141	31,999
Less than 40 percent.....	8,071	3,682	4,389	319	-	...	7,751	3,682	4,070
40 to 49 percent.....	7,801	5,686	2,115	57	57	...	7,744	5,629	2,115
50 to 59 percent.....	15,594	9,646	5,948	168	168	...	15,425	9,478	5,948
60 to 69 percent.....	26,292	16,745	9,548	360	120	...	25,932	16,625	9,307
70 to 79 percent.....	29,937	23,277	6,660	304	304	...	29,633	22,973	6,660
80 to 89 percent.....	21,020	19,294	1,726	808	808	...	20,212	18,486	1,726
90 to 94 percent.....	8,604	8,193	411	287	287	...	8,317	7,906	411
95 to 99 percent.....	4,281	3,897	384	251	251	...	4,030	3,646	384
100 percent or more.....	9,987	9,692	295	351	351	...	9,636	9,341	295
Not reported.....	8,613	7,530	1,083	155	155	...	8,459	7,376	1,083
Median.....	72	76	63	83	...	...	72	75	63
Other properties.....	44,109	39,347	4,762	-	-	...	44,109	39,347	4,762
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	140,199	107,641	32,558	3,060	2,500	...	137,140	105,141	31,999
Less than 40 percent.....	4,232	3,682	550	170	-	...	4,062	3,682	380
40 to 49 percent.....	6,015	5,686	330	57	57	...	5,959	5,629	330
50 to 59 percent.....	10,036	9,646	391	168	168	...	9,868	9,478	391
60 to 69 percent.....	18,676	16,745	1,931	120	120	...	18,556	16,625	1,931
70 to 79 percent.....	29,572	23,277	6,295	453	304	...	29,119	22,973	6,146
80 to 89 percent.....	31,281	19,294	11,987	808	808	...	30,473	18,486	11,987
90 to 94 percent.....	11,876	8,193	3,683	527	287	...	11,349	7,906	3,443
95 to 99 percent.....	6,779	3,897	2,882	251	251	...	6,528	3,646	2,882
100 percent or more.....	13,118	9,692	3,427	351	351	...	12,768	9,341	3,427
Not reported.....	8,613	7,530	1,083	155	155	...	8,459	7,376	1,083
Median.....	79	76	85	85	...	...	78	75	85
Other properties.....	44,109	39,347	4,762	-	-	...	44,109	39,347	4,762

Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>First Mortgage Outstanding Debt as Percent of Value</b>									
Less than 20 percent.....	26,965	22,928	4,037	170	-	...	26,795	22,928	3,867
20 to 29 percent.....	15,418	11,215	4,202	97	97	...	15,321	11,119	4,202
30 to 39 percent.....	18,369	13,811	4,558	583	472	...	17,787	13,339	4,447
40 to 49 percent.....	23,496	18,255	5,240	447	317	...	23,049	17,938	5,111
50 to 59 percent.....	28,585	19,916	8,669	497	497	...	28,088	19,419	8,669
60 to 69 percent.....	23,792	19,047	4,745	224	224	...	23,568	18,823	4,745
70 to 79 percent.....	12,739	11,032	1,707	111	111	...	12,627	10,920	1,707
80 to 89 percent.....	6,353	5,588	766	230	230	...	6,124	5,358	766
90 to 99 percent.....	4,373	4,238	135	302	302	...	4,071	3,936	135
100 percent or more.....	2,839	2,520	319	59	59	...	2,780	2,460	319
Not reported.....	21,380	18,438	2,941	340	191	...	21,040	18,248	2,792
Median.....	48	48	48	51	...	...	48	48	48
<b>Total Outstanding Debt as Percent of Value</b>									
Less than 20 percent.....	23,847	22,928	919	170	-	...	23,677	22,928	749
20 to 29 percent.....	12,616	11,215	1,401	97	97	...	12,520	11,119	1,401
30 to 39 percent.....	16,649	13,811	2,838	472	472	...	16,177	13,339	2,838
40 to 49 percent.....	21,349	18,255	3,093	317	317	...	21,032	17,938	3,093
50 to 59 percent.....	26,664	19,916	6,748	607	497	...	26,056	19,419	6,637
60 to 69 percent.....	26,309	19,047	7,262	354	224	...	25,955	18,823	7,133
70 to 79 percent.....	16,315	11,032	5,283	111	111	...	16,203	10,920	5,283
80 to 89 percent.....	9,608	5,588	4,021	230	230	...	9,379	5,358	4,021
90 to 99 percent.....	5,834	4,238	1,596	302	302	...	5,532	3,936	1,596
100 percent or more.....	3,738	2,520	1,218	59	59	...	3,678	2,460	1,218
Not reported.....	21,380	18,438	2,941	340	191	...	21,040	18,248	2,792
Median.....	52	48	63	54	...	...	52	48	63
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>									
<b>Method of Payment of First Mortgage</b>									
Regular payments required.....	183,493	146,172	37,320	3,060	2,500	...	180,433	143,672	36,761
Interest and principal.....	179,004	141,993	37,011	3,060	2,500	...	175,945	139,493	36,452
Fully amortized.....	148,748	119,343	29,405	3,060	2,500	...	145,689	116,843	28,846
Partially amortized.....	30,256	22,650	7,606	-	-	...	30,256	22,650	7,606
Principal only.....	466	466	-	-	-	...	466	466	-
Fully amortized.....	311	311	-	-	-	...	311	311	-
Partially amortized.....	155	155	-	-	-	...	155	155	-
Interest only.....	4,022	3,713	309	-	-	...	4,022	3,713	309
No regular payment required.....	816	816	-	-	-	...	816	816	-
<b>Items Included in First Mortgage Payment</b>									
Regular payments of both interest and principal.....	179,004	141,993	37,011	3,060	2,500	...	175,945	139,493	36,452
Real estate taxes and property insurance.....	37,750	28,535	9,215	2,793	2,234	...	34,957	26,301	8,656
With no other items.....	32,683	24,593	8,090	-	-	...	32,683	24,593	8,090
With other items.....	5,067	3,941	1,126	2,793	2,234	...	2,274	1,708	566
Real estate taxes only.....	34,802	28,190	6,612	-	-	...	34,802	28,190	6,612
Property insurance only.....	1,366	731	635	-	-	...	1,366	731	635
Other combinations or no other items.....	105,086	84,538	20,548	266	266	...	104,820	84,271	20,548
No regular payments of interest and principal...	5,304	4,995	309	-	-	...	5,304	4,995	309
<b>Monthly Interest and Principal Payments on First Mortgage Per Housing Unit</b>									
Regular monthly payments of interest and/or principal.....	183,493	146,172	37,320	3,060	2,500	...	180,433	143,672	36,761
Less than \$50.....	136,785	108,499	28,285	2,456	1,897	...	134,328	106,602	27,726
\$50 to \$59.....	18,421	14,812	3,609	151	151	...	18,271	14,661	3,609
\$60 to \$69.....	11,011	8,687	2,323	-	-	...	11,011	8,687	2,323
\$70 to \$79.....	7,382	5,891	1,491	1	1	...	7,381	5,890	1,491
\$80 to \$89.....	2,320	1,689	631	-	-	...	2,320	1,689	631
\$90 to \$99.....	2,237	1,820	416	-	-	...	2,237	1,820	416
\$100 to \$119.....	2,225	1,985	239	-	-	...	2,225	1,985	239
\$120 to \$149.....	1,465	1,463	2	224	224	...	1,241	1,239	2
\$150 to \$174.....	473	265	208	-	-	...	473	265	208
\$175 to \$199.....	94	94	-	-	-	...	94	94	-
\$200 to \$249.....	450	450	-	-	-	...	450	450	-
\$250 to \$299.....	113	-	113	-	-	...	113	-	113
\$300 or more.....	517	515	2	227	227	...	290	288	2
Median.....dollars..	33	33	33	31	...	...	33	33	33
Mean.....dollars..	39	39	39	111	...	...	38	38	39
No regular payments required.....	816	816	-	-	-	...	816	816	-



Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	183,493	146,172	37,320	3,060	2,500	...	180,433	143,672	36,761
Less than \$70.....	159,101	131,998	27,102	2,458	2,047	...	156,643	129,951	26,692
\$70 to \$79.....	9,334	5,891	3,443	150	1	...	9,184	5,890	3,294
\$80 to \$89.....	3,854	1,689	2,165	-	-	...	3,854	1,689	2,165
\$90 to \$99.....	3,611	1,820	1,790	-	-	...	3,611	1,820	1,790
\$100 to \$119.....	2,713	1,985	728	-	-	...	2,713	1,985	728
\$120 to \$149.....	2,811	1,463	1,348	224	224	...	2,586	1,239	1,348
\$150 to \$174.....	435	265	169	-	-	...	435	265	169
\$175 to \$199.....	267	94	173	-	-	...	267	94	173
\$200 to \$249.....	698	450	248	-	-	...	698	450	248
\$250 to \$299.....	-	-	-	-	-	...	-	-	-
\$300 or more.....	669	515	154	227	227	...	442	288	154
Median.....dollars..	40	39	48	43	...	...	40	38	48
Mean.....dollars..	43	39	59	116	...	...	42	38	59
No regular payments required.....	816	816	-	-	-	...	816	816	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	170,409	136,689	33,720	2,411	2,171	...	167,998	134,518	33,480
Delinquent (30 days or more).....	11,229	8,152	3,077	500	329	...	10,729	7,823	2,907
1 to 3 payments.....	6,575	4,811	1,764	442	272	...	6,132	4,539	1,594
4 or more payments.....	4,654	3,341	1,313	57	57	...	4,597	3,284	1,313
Foreclosure in process.....	1,124	609	515	-	-	...	1,124	609	515
Foreclosure not in process.....	3,530	2,733	798	57	57	...	3,473	2,675	798
Not reported.....	1,855	1,331	524	149	-	...	1,706	1,331	374
No regular payments required.....	816	816	-	-	-	...	816	816	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	157,757	127,647	30,110	2,571	2,012	...	155,186	125,635	29,550
Less than \$100.....	27,652	25,261	2,392	408	408	...	27,244	24,853	2,392
\$100 to \$199.....	48,122	39,212	8,910	536	236	...	47,586	38,976	8,610
\$200 to \$299.....	38,076	29,626	8,450	719	570	...	37,358	29,056	8,301
\$300 to \$349.....	10,744	7,713	3,031	410	299	...	10,334	7,414	2,920
\$350 to \$399.....	7,197	4,902	2,295	28	28	...	7,169	4,874	2,295
\$400 to \$449.....	6,033	4,473	1,559	171	171	...	5,862	4,303	1,559
\$450 to \$499.....	2,040	1,488	552	165	165	...	1,875	1,322	552
\$500 to \$549.....	2,425	2,086	339	-	-	...	2,425	2,086	339
\$550 to \$599.....	1,857	1,313	543	-	-	...	1,857	1,313	543
\$600 to \$699.....	2,370	2,073	297	135	135	...	2,235	1,938	297
\$700 to \$799.....	928	729	199	-	-	...	928	729	199
\$800 or more.....	2,892	2,522	370	-	-	...	2,892	2,522	370
Not reported.....	7,421	6,248	1,173	-	-	...	7,421	6,248	1,173
Median.....dollars..	198	190	237	...	...	...	197	189	238
Acquired 1970 and 1971 (part).....	26,551	19,341	7,211	488	488	-	26,063	18,852	7,211
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	156,256	126,361	29,895	2,401	1,842	...	153,855	124,519	29,335
Less than 20 percent.....	19,268	15,077	4,191	170	-	...	19,098	15,077	4,021
20 to 29 percent.....	28,172	22,311	5,861	323	212	...	27,849	22,098	5,751
30 to 39 percent.....	33,296	26,090	7,206	548	399	...	32,747	25,691	7,057
40 to 49 percent.....	28,125	22,501	5,623	553	423	...	27,572	22,078	5,494
50 to 59 percent.....	16,070	12,912	3,158	111	111	...	15,959	12,801	3,158
60 to 69 percent.....	7,169	6,991	178	-	-	...	7,169	6,991	178
70 to 79 percent.....	3,414	3,035	379	253	253	...	3,161	2,782	379
80 to 89 percent.....	2,011	1,787	224	1	1	...	2,010	1,786	224
90 to 99 percent.....	167	97	70	-	-	...	167	97	70
100 percent or more.....	4,269	3,550	719	-	-	...	4,269	3,550	719
Not reported or not computed.....	14,295	12,009	2,286	441	441	...	13,854	11,568	2,286
Median.....	37	37	35	...	...	...	37	37	35
Other properties.....	26,826	19,615	7,211	488	488	...	26,337	19,127	7,211

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	156,256	126,361	29,895	2,401	1,842	...	153,855	124,519	29,335
Less than 20 percent.....	15,547	15,077	469	-	-	...	15,547	15,077	469
20 to 29 percent.....	24,428	22,311	2,118	212	212	...	24,216	22,098	2,118
30 to 39 percent.....	30,586	26,090	4,496	569	399	...	30,017	25,691	4,326
40 to 49 percent.....	28,970	22,501	6,469	534	423	...	28,436	22,078	6,358
50 to 59 percent.....	17,907	12,912	4,995	111	111	...	17,795	12,801	4,995
60 to 69 percent.....	10,580	6,991	3,588	130	-	...	10,450	6,991	3,459
70 to 79 percent.....	5,041	3,035	2,006	253	253	...	4,788	2,782	2,006
80 to 89 percent.....	3,611	1,787	1,824	150	1	...	3,461	1,786	1,675
90 to 99 percent.....	558	97	461	-	-	...	558	97	461
100 percent or more.....	4,733	3,550	1,183	-	-	...	4,733	3,550	1,183
Not reported or not computed.....	14,295	12,009	2,286	441	441	...	13,854	11,568	2,286
Median.....	40	37	50	...	...	...	40	37	50
Other properties.....	26,826	19,615	7,211	488	488	...	26,337	19,127	7,211
Real Estate Tax Per \$1,000 Value									
Acquired before 1970.....	157,757	127,647	30,110	2,571	2,012	...	155,186	125,635	29,550
Less than \$10.....	4,954	3,940	1,014	282	153	...	4,672	3,787	885
\$10 to \$14.....	9,736	8,200	1,536	253	253	...	9,484	7,948	1,536
\$15 to \$19.....	19,238	15,708	3,529	282	282	...	18,956	15,427	3,529
\$20 to \$24.....	23,526	18,264	5,262	143	143	...	23,384	18,122	5,262
\$25 to \$29.....	17,385	13,050	4,335	168	168	...	17,217	12,882	4,335
\$30 to \$39.....	21,214	16,620	4,593	537	256	...	20,677	16,364	4,313
\$40 to \$49.....	11,539	9,845	1,694	131	131	...	11,408	9,713	1,694
\$50 to \$59.....	8,499	7,435	1,064	70	70	...	8,429	7,366	1,064
\$60 or more.....	16,496	12,816	3,680	363	363	...	16,132	12,453	3,680
Not reported or not computed.....	25,169	21,767	3,402	342	193	...	24,827	21,574	3,253
Median.....dollars..	27	27	27	...	...	...	27	27	27
Acquired 1970 and 1971 (part).....	26,551	19,341	7,211	488	488	...	26,063	18,852	7,211
Real Estate Tax as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	157,025	127,130	29,895	2,401	1,842	...	154,624	125,288	29,335
Less than 5 percent.....	2,295	2,026	269	-	-	...	2,295	2,026	269
5 to 9 percent.....	12,521	10,691	1,829	130	-	...	12,391	10,691	1,699
10 to 14 percent.....	25,425	21,548	3,877	57	57	...	25,369	21,492	3,877
15 to 19 percent.....	33,431	25,550	7,880	631	461	...	32,800	25,089	7,710
20 to 24 percent.....	24,716	18,761	5,955	158	158	...	24,558	18,603	5,955
25 to 29 percent.....	19,557	15,708	3,849	393	133	...	19,164	15,574	3,589
30 to 34 percent.....	7,450	6,191	1,259	29	29	...	7,421	6,161	1,259
35 to 39 percent.....	3,257	2,176	1,081	197	197	...	3,060	1,979	1,081
40 percent or more.....	10,299	8,962	1,337	363	363	...	9,936	8,598	1,337
Not reported or not computed.....	18,076	15,518	2,558	443	443	...	17,632	15,074	2,558
Median.....	19	19	19	...	...	...	19	19	19
Acquired 1970 and 1971 (part).....	26,056	18,846	7,211	488	488	...	25,568	18,357	7,211
Selected Owner Expenses as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	157,025	127,130	29,895	2,401	1,842	...	154,624	125,288	29,335
Less than 20 percent.....	1,807	1,768	39	-	-	...	1,807	1,768	39
20 to 29 percent.....	3,854	3,426	427	-	-	...	3,854	3,426	427
30 to 39 percent.....	9,514	9,289	225	-	-	...	9,514	9,289	225
40 to 49 percent.....	15,829	14,668	1,162	-	-	...	15,829	14,668	1,162
50 to 59 percent.....	28,006	24,959	3,047	421	251	...	27,585	24,708	2,877
60 to 69 percent.....	24,312	17,914	6,399	172	172	...	24,141	17,742	6,399
70 to 79 percent.....	18,695	13,997	4,698	284	173	...	18,411	13,824	4,588
80 to 89 percent.....	14,240	9,890	4,350	206	76	...	14,035	9,814	4,221
90 to 99 percent.....	6,614	5,074	1,540	91	91	...	6,523	4,983	1,540
100 to 109 percent.....	4,823	3,398	1,424	384	384	...	4,439	3,015	1,424
110 percent or more.....	11,437	7,732	3,705	403	254	...	11,034	7,478	3,556
Not reported or not computed.....	17,894	15,015	2,879	441	441	...	17,452	14,574	2,879
Median.....	64	61	74	...	...	...	64	60	74
Acquired 1970 and 1971 (part).....	26,056	18,846	7,211	488	488	...	25,568	18,357	7,211

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS									
Location by Size of Place									
Inside SMSA's.....	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...
Number of Housing Units									
5 to 9.....	104,747	86,026	18,721	1,634	1,315	...	103,112	84,711	18,401
10 to 14.....	26,868	20,655	6,213	504	264	...	26,364	20,390	5,973
15 to 19.....	17,219	13,486	3,733	243	243	...	16,976	13,243	3,733
20 to 24.....	13,771	10,115	3,656	173	173	...	13,598	9,942	3,656
25 to 49.....	21,703	16,707	4,997	505	505	...	21,198	16,202	4,997
Number of Buildings									
1.....	142,401	112,404	29,997	2,017	1,568	...	140,384	110,836	29,548
2 to 4.....	33,655	27,872	5,783	1,007	897	...	32,648	26,976	5,672
5 or more.....	8,252	6,711	1,541	35	35	...	8,217	6,677	1,541
Not reported.....	-	-	-	-	-	...	-	-	-
Manner of Acquisition									
By purchase.....	179,803	142,749	37,054	3,060	2,500	...	176,744	140,249	36,495
Placed one new mortgage.....	105,921	99,148	6,772	2,118	1,989	...	103,802	97,159	6,643
Placed two or more new mortgages.....	19,130	7,113	12,017	281	-	...	18,849	7,113	11,737
Assumed mortgage(s) already on property.....	37,079	29,383	7,696	511	511	...	36,568	28,872	7,696
Assumed mortgage already on property and placed new mortgage.....	14,393	4,062	10,331	149	-	...	14,244	4,062	10,181
All cash.....	2,282	2,282	-	-	-	...	2,282	2,282	-
Borrowed other than with a mortgage.....	998	760	238	-	-	...	998	760	238
Other.....	-	-	-	-	-	...	-	-	-
Not by purchase.....	4,322	4,056	266	-	-	...	4,322	4,056	266
Inheritance or gift.....	3,725	3,461	264	-	-	...	3,725	3,461	264
Other.....	598	596	2	-	-	...	598	596	2
Not reported.....	183	183	-	-	-	...	183	183	-
Land and Building Acquisition									
During same 12-month period.....	165,948	131,063	34,885	2,586	2,156	...	163,363	128,908	34,455
Acquired land previously.....	8,604	8,046	558	241	111	...	8,363	7,935	428
Land not owned by building owner.....	1,107	371	736	91	91	...	1,016	280	736
Not reported.....	8,649	7,507	1,142	142	142	...	8,507	7,365	1,142
Year Property Acquired									
1969 to 1971 (part).....	45,577	33,625	11,952	1,345	1,175	...	44,232	32,451	11,782
1967 and 1968.....	32,810	24,396	8,413	445	205	...	32,365	24,192	8,173
1965 and 1966.....	26,429	19,970	6,459	370	221	...	26,060	19,750	6,310
1960 to 1964.....	44,132	36,198	7,934	28	28	...	44,104	36,169	7,934
1955 to 1959.....	15,513	14,213	1,300	372	372	...	15,141	13,841	1,300
1950 to 1954.....	9,072	8,630	442	412	412	...	8,661	8,218	442
1949 or earlier.....	10,775	9,956	820	88	88	...	10,687	9,867	820
Not reported.....	-	-	-	-	-	...	-	-	-
Year Built									
1969 and 1970 (part).....	3,634	3,312	323	225	225	...	3,409	3,086	323
1967 and 1968.....	7,732	6,062	1,670	279	149	...	7,454	5,913	1,541
1965 and 1966.....	9,112	7,545	1,567	26	26	...	9,087	7,519	1,567
1960 to 1964.....	19,923	14,598	5,325	28	28	...	19,895	14,570	5,325
1950 to 1959.....	19,670	14,553	5,118	356	356	...	19,315	14,197	5,118
1940 to 1949.....	10,555	8,281	2,273	935	675	...	9,620	7,606	2,014
1939 or earlier.....	107,087	87,282	19,805	1,009	839	...	106,078	86,443	19,635
Not reported.....	6,594	5,355	1,239	202	202	...	6,392	5,153	1,239

Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to 1971 (part).....	77,294	57,074	20,220	1,790	1,379	...	75,505	55,695	19,810
Less than \$5,000.....	27,476	22,318	5,158	423	253	...	27,053	22,065	4,988
\$5,000 to \$7,499.....	15,116	10,366	4,750	281	170	...	14,835	10,195	4,639
\$7,500 to \$9,999.....	16,756	11,535	5,221	392	262	...	16,364	11,273	5,092
\$10,000 to \$12,499.....	7,581	4,864	2,717	-	-	...	7,581	4,864	2,717
\$12,500 to \$14,999.....	3,080	1,727	1,353	59	59	...	3,020	1,667	1,353
\$15,000 to \$17,499.....	1,573	1,045	527	148	148	...	1,424	897	527
\$17,500 to \$19,999.....	990	895	95	-	-	...	990	895	95
\$20,000 to \$24,999.....	764	586	178	-	-	...	764	586	178
\$25,000 to \$29,999.....	526	526	-	224	224	...	302	302	-
\$30,000 to \$34,999.....	83	39	44	-	-	...	83	39	44
\$35,000 to \$39,999.....	-	-	-	-	-	...	-	-	-
\$40,000 to \$49,999.....	170	170	-	-	-	...	170	170	-
\$50,000 or more.....	229	227	2	227	227	...	2	-	2
Not reported.....	2,952	2,777	174	35	35	...	2,917	2,743	174
Median.....dollars..	6,600	6,200	7,600	...	...	...	6,600	6,100	7,600
Other properties.....	107,014	89,914	17,100	1,270	1,121	...	105,744	88,793	16,951
Value									
Less than \$25,000.....	23,211	21,708	1,503	272	272	...	22,939	21,436	1,503
\$25,000 to \$49,999.....	38,858	31,582	7,276	593	423	...	38,265	31,159	7,106
\$50,000 to \$74,999.....	30,936	25,249	5,687	153	153	...	30,783	25,096	5,687
\$75,000 to \$99,999.....	19,345	13,467	5,878	279	168	...	19,066	13,299	5,768
\$100,000 to \$149,999.....	18,925	13,011	5,914	300	171	...	18,625	12,840	5,785
\$150,000 to \$199,999.....	10,128	7,286	2,841	296	296	...	9,831	6,990	2,841
\$200,000 to \$299,999.....	10,795	8,489	2,306	275	276	...	10,520	8,214	2,306
\$300,000 to \$499,999.....	7,330	5,132	2,200	244	244	...	7,087	4,888	2,200
\$500,000 or more.....	3,400	2,626	773	306	306	...	3,092	2,319	773
Not reported.....	21,380	18,438	2,941	340	191	...	21,040	18,248	2,792
Median.....dollars..	65,600	60,800	86,500	...	...	...	65,300	60,400	86,600
Mean.....dollars..	104,100	99,300	121,900	...	...	...	101,900	96,400	122,500
Value Per Housing Unit									
Less than \$5,000.....	51,389	44,518	6,871	272	272	...	51,117	44,246	6,871
\$5,000 to \$7,499.....	33,448	25,718	7,730	914	744	...	32,534	24,975	7,560
\$7,500 to \$9,999.....	28,806	22,540	6,266	469	358	...	28,337	22,181	6,156
\$10,000 to \$12,499.....	25,063	18,026	7,036	365	236	...	24,697	17,791	6,907
\$12,500 to \$14,999.....	10,751	8,259	2,492	2	2	...	10,748	8,256	2,492
\$15,000 to \$17,499.....	5,603	3,809	1,793	134	134	...	5,469	3,675	1,793
\$17,500 to \$19,999.....	2,637	2,276	360	111	111	...	2,525	2,165	360
\$20,000 to \$24,999.....	2,823	1,483	1,340	-	-	...	2,823	1,483	1,340
\$25,000 to \$34,999.....	1,789	1,369	421	224	224	...	1,565	1,144	421
\$35,000 to \$49,999.....	319	252	67	-	-	...	319	252	67
\$50,000 or more.....	301	300	2	227	227	...	74	72	2
Not reported.....	21,380	18,438	2,941	340	191	...	21,040	18,248	2,792
Median.....dollars..	7,200	6,900	8,500	...	...	...	7,200	6,900	8,500
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....	157,025	127,130	29,895	2,401	1,842	...	154,624	125,288	29,335
Less than \$50.....	15,535	14,431	1,104	525	525	...	15,010	13,906	1,104
\$50 to \$59.....	11,776	10,408	1,368	-	-	...	11,776	10,408	1,368
\$60 to \$69.....	15,741	12,836	2,905	-	-	...	15,741	12,836	2,905
\$70 to \$79.....	15,542	12,640	2,902	80	80	...	15,462	12,560	2,902
\$80 to \$89.....	16,605	13,115	3,490	416	96	...	16,190	13,019	3,171
\$90 to \$99.....	13,751	11,135	2,616	302	172	...	13,449	10,963	2,486
\$100 to \$119.....	22,466	16,922	5,544	406	296	...	22,060	16,627	5,433
\$120 to \$149.....	18,536	14,070	4,466	116	116	...	18,421	13,954	4,466
\$150 to \$174.....	6,694	4,858	1,836	116	116	...	6,578	4,742	1,836
\$175 to \$199.....	2,055	1,264	791	-	-	...	2,055	1,264	791
\$200 to \$249.....	1,665	1,448	217	-	-	...	1,665	1,448	217
\$250 to \$299.....	327	325	2	-	-	...	327	325	2
\$300 or more.....	1,716	1,347	369	-	-	...	1,716	1,347	369
No rental receipts.....	-	-	-	-	-	...	-	-	-
Not reported.....	14,616	12,330	2,286	441	441	...	14,175	11,889	2,286
Median.....dollars..	87	85	97	...	...	...	87	85	98
Mean.....dollars..	98	96	107	...	...	...	98	96	107
Acquired 1970 and 1971 (part).....	26,056	18,846	7,211	488	488	...	25,568	18,357	7,211

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS--Continued</b>									
<b>Purchase Price as Percent of Value</b>									
Acquired by purchase.....	179,803	142,748	37,054	3,060	2,500	...	176,744	140,249	36,495
Purchased 1967 to 1971 (part).....	77,294	57,074	20,220	1,790	1,379	...	75,505	55,695	19,810
Less than 80 percent.....	16,145	12,617	3,528	549	309	...	15,596	12,308	3,288
80 to 89 percent.....	17,258	11,610	5,648	506	506	...	16,752	11,104	5,648
90 to 94 percent.....	6,682	4,791	1,891	170	-	...	6,511	4,791	1,720
95 to 99 percent.....	7,626	4,774	2,851	95	95	...	7,531	4,680	2,851
100 percent or more.....	24,996	19,295	5,701	435	435	...	24,561	18,860	5,701
Not reported.....	4,588	3,987	600	35	35	...	4,553	3,952	600
Median.....	92	92	91	...	...	...	92	92	91
Purchased 1960 to 1966.....	69,885	55,552	14,332	398	249	...	69,487	55,304	14,183
Less than 60 percent.....	6,763	5,320	1,443	-	-	...	6,763	5,320	1,443
60 to 79 percent.....	13,739	11,517	2,221	-	-	...	13,739	11,517	2,221
80 to 89 percent.....	13,026	10,069	2,957	-	-	...	13,026	10,069	2,957
90 to 99 percent.....	10,429	8,271	2,158	73	72	...	10,357	8,198	2,158
100 percent or more.....	13,682	10,484	3,198	151	151	...	13,532	10,334	3,198
Not reported.....	12,245	9,891	2,354	175	26	...	12,070	9,865	2,205
Median.....	86	85	87	...	...	...	86	85	87
Purchased 1959 or earlier.....	32,624	30,122	2,502	872	872	...	31,752	29,250	2,502
Less than 40 percent.....	3,508	2,897	610	-	-	...	3,508	2,897	610
40 to 59 percent.....	3,408	3,079	329	40	40	...	3,368	3,039	329
60 to 79 percent.....	6,613	6,390	223	42	42	...	6,572	6,348	223
80 to 99 percent.....	5,807	5,249	559	553	553	...	5,254	4,695	559
100 percent or more.....	5,631	5,166	465	48	48	...	5,583	5,118	465
Not reported.....	7,657	7,342	315	189	189	...	7,467	7,152	315
Median.....	76	76	...	...	...	...	76	76	73
Not acquired by purchase.....	4,505	4,238	266	-	-	...	4,505	4,238	266
<b>Rental Receipts as Percent of Value</b>									
Acquired before 1970 <sup>1</sup> .....	157,025	127,130	29,895	2,401	1,842	...	154,624	125,288	29,335
Less than 5 percent.....	1,689	1,689	-	-	-	...	1,689	1,689	-
5 to 9 percent.....	12,113	9,683	2,430	510	510	...	11,603	9,173	2,430
10 to 14 percent.....	46,220	35,386	10,834	684	444	...	45,536	34,942	10,594
15 to 19 percent.....	29,987	24,062	5,925	304	304	...	29,683	23,758	5,925
20 to 24 percent.....	18,617	15,545	3,072	242	72	...	18,375	15,473	2,902
25 to 29 percent.....	7,100	5,532	1,568	-	-	...	7,100	5,532	1,568
30 to 39 percent.....	6,758	6,142	616	-	-	...	6,758	6,142	616
40 percent or more.....	4,490	3,548	942	-	-	...	4,490	3,548	942
Not reported or not computed.....	30,052	25,544	4,508	661	512	...	29,391	25,032	4,358
Median.....	15	15	14	...	...	...	15	15	14
Acquired 1970 and 1971 (part).....	26,056	18,846	7,211	488	488	...	25,568	18,357	7,211
<b>Rental Vacancy Losses as Percent of Potential Receipts</b>									
Acquired before 1970 <sup>1</sup> .....	157,025	127,130	29,895	2,401	1,842	...	154,624	125,288	29,335
Less than 1.0 percent.....	41,927	34,614	7,313	569	398	...	41,359	34,216	7,143
1.0 to 2.9 percent.....	15,597	12,168	3,429	223	74	...	15,374	12,094	3,280
3.0 to 4.9 percent.....	13,092	10,185	2,907	377	266	...	12,715	9,919	2,797
5.0 to 6.9 percent.....	10,392	7,713	2,680	59	59	...	10,333	7,654	2,680
7.0 to 8.9 percent.....	7,559	6,150	1,409	48	48	...	7,510	6,101	1,409
9.0 to 10.9 percent.....	6,915	4,929	1,986	28	28	...	6,886	4,900	1,986
11.0 to 12.9 percent.....	3,477	2,420	1,058	254	254	...	3,224	2,166	1,058
13.0 to 14.9 percent.....	3,806	3,252	554	-	-	...	3,806	3,252	554
15 percent or more.....	19,377	16,126	3,251	272	272	...	19,105	15,854	3,251
Not reported or not computed.....	34,881	29,572	5,309	571	441	...	34,311	29,131	5,180
Median.....	3.6	3.4	4.0	...	...	...	3.6	3.4	4.1
Acquired 1970 and 1971 (part).....	26,056	18,846	7,211	488	488	...	25,568	18,357	7,211
<b>OWNER CHARACTERISTICS</b>									
<b>Type of Owner</b>									
Individual.....	128,220	102,443	25,776	1,534	1,085	...	126,685	101,358	25,327
Partnership.....	26,041	18,857	7,184	716	605	...	25,325	18,252	7,073
Real estate corporation.....	22,561	18,985	3,576	713	713	...	21,848	18,272	3,576
Real estate investment trust.....	2,075	1,743	331	-	-	...	2,075	1,743	331
Financial institution.....	273	273	-	-	-	...	273	273	-
Housing cooperative organization.....	1,099	1,031	68	66	66	...	1,033	965	68
Other.....	2,652	2,350	302	30	30	...	2,621	2,319	302
Not reported.....	1,389	1,306	83	-	-	...	1,389	1,306	83

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1d. Mortgage Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties
5-to-49-housing-unit properties.....	66,179	26,943	39,237	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Purchase Price Per Housing Unit			
Location by Size of Place				Properties acquired by purchase			
Inside SMSA's.....	...	...	...	1967 to 1971 (part).....	18,739	1,556	17,183
1,000,000 or more.....	...	...	...	Less than \$5,000.....	8,227	1,257	6,970
250,000 to 999,999.....	...	...	...	\$5,000 to \$7,499.....	4,394	144	4,250
50,000 to 249,999.....	...	...	...	\$7,500 to \$9,999.....	2,771	-	2,771
10,000 to 49,999.....	...	...	...	\$10,000 to \$12,499.....	1,489	-	1,489
Less than 10,000 and rural.....	...	...	...	\$12,500 to \$14,999.....	769	-	769
Outside SMSA's.....	...	...	...	\$15,000 to \$17,499.....	-	-	-
10,000 or more.....	...	...	...	\$17,500 to \$19,999.....	-	-	-
2,500 to 9,999.....	...	...	...	\$20,000 to \$24,999.....	-	-	-
Less than 2,500 and rural.....	...	...	...	\$25,000 to \$29,999.....	110	-	110
Number of Housing Units				\$30,000 to \$34,999.....	-	-	-
5 to 9.....	51,031	22,296	28,735	\$35,000 to \$39,999.....	-	-	-
10 to 14.....	8,667	3,286	5,382	\$40,000 to \$49,999.....	-	-	-
15 to 19.....	2,182	440	1,742	\$50,000 or more.....	-	-	-
20 to 24.....	1,787	487	1,300	Not reported.....	979	155	824
25 to 49.....	2,512	434	2,078	Median.....dollars..	5,400	2,800	5,700
Number of Buildings				Other properties.....	47,440	25,387	22,054
1.....	36,457	13,280	23,178	Value			
2 to 4.....	17,634	5,174	12,460	Less than \$25,000.....	18,259	10,718	7,541
5 or more.....	12,089	8,489	3,599	\$25,000 to \$49,999.....	18,263	6,804	11,459
Not reported.....	-	-	-	\$50,000 to \$74,999.....	9,802	2,765	7,037
Manner of Acquisition				\$75,000 to \$99,999.....	4,074	1,220	2,853
By purchase.....	54,368	16,545	37,823	\$100,000 to \$149,999.....	4,882	1,294	3,588
Placed one new mortgage.....	36,178	7,283	28,895	\$150,000 to \$199,999.....	1,315	276	1,039
Placed two or more new mortgages.....	1,430	102	1,328	\$200,000 to \$299,999.....	1,464	290	1,174
Assumed mortgage(s) already on property.....	4,920	1,058	3,862	\$300,000 to \$499,999.....	1,649	36	1,613
Assumed mortgage already on property and				\$500,000 or more.....	1,147	388	758
placed new mortgage.....	1,508	36	1,472	Not reported.....	5,326	3,151	2,175
All cash.....	7,865	5,599	2,266	Median.....dollars..	41,600	29,300	48,900
Borrowed other than with mortgage.....	2,237	2,237	-	Mean.....dollars..	73,200	50,100	88,100
Other.....	231	231	-	Value Per Housing Unit			
Not by purchase.....	11,004	9,777	1,227	Less than \$5,000.....	27,400	13,848	13,552
Inheritance or gift.....	10,714	9,487	1,227	\$5,000 to \$7,499.....	12,459	5,544	6,915
Other.....	290	290	-	\$7,500 to \$9,999.....	8,054	905	7,149
Not reported.....	807	620	187	\$10,000 to \$12,499.....	4,665	1,080	3,585
Land and Building Acquisition				\$12,500 to \$14,999.....	3,169	436	2,734
During same 12-month period.....	54,946	21,218	33,728	\$15,000 to \$17,499.....	1,855	540	1,316
Acquired land previously.....	8,922	4,484	4,438	\$17,500 to \$19,999.....	103	-	103
Land not owned by building owner.....	36	-	36	\$20,000 to \$24,999.....	1,405	760	645
Not reported.....	2,275	1,241	1,035	\$25,000 to \$34,999.....	399	290	110
Year Property Acquired				\$35,000 to \$49,999.....	467	123	344
1969 to 1971 (part).....	13,106	3,409	9,697	\$50,000 or more.....	877	265	612
1967 and 1968.....	8,978	1,242	7,736	Not reported.....	5,326	3,151	2,175
1965 and 1966.....	7,523	1,273	6,250	Median.....dollars..	5,600	4,300	6,800
1960 to 1964.....	12,124	4,123	8,001	Monthly Rental Receipts Per Housing Unit			
1955 to 1959.....	5,323	3,026	2,298	Acquired before 1970 <sup>1</sup> .....	55,380	22,435	32,945
1950 to 1954.....	6,598	4,306	2,293	Less than \$50.....	21,875	12,361	9,514
1949 or earlier.....	12,527	9,563	2,964	\$50 to \$59.....	4,651	1,710	2,942
Not reported.....	-	-	-	\$60 to \$69.....	5,277	2,799	2,478
Year Built				\$70 to \$79.....	3,150	1,277	1,873
1969 and 1970 (part).....	2,206	-	2,206	\$80 to \$89.....	4,313	702	3,611
1967 and 1968.....	2,516	-	2,516	\$90 to \$99.....	2,236	513	1,724
1965 and 1966.....	2,381	-	2,381	\$100 to \$119.....	4,743	772	3,972
1960 to 1964.....	3,793	584	3,210	\$120 to \$149.....	2,788	-	2,788
1950 to 1959.....	7,557	4,059	3,497	\$150 to \$174.....	1,172	-	1,172
1940 to 1949.....	7,673	4,191	3,482	\$175 to \$199.....	156	-	156
1939 or earlier.....	38,490	17,882	20,608	\$200 to \$249.....	153	-	153
Not reported.....	1,564	228	1,337	\$250 to \$299.....	90	-	90
				\$300 or more.....	-	-	-
				No rental receipts.....	554	554	-
				Not reported.....	4,220	1,748	2,472
				Median.....dollars..	57	40	71
				Mean.....dollars..	64	45	77
				Acquired 1970 and 1971 (part).....	6,961	1,768	5,192

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
5-to-49-housing-unit mortgaged properties.....	39,237	35,734	3,503	527	527	-	38,710	35,207	3,503
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	35,734	35,734	-	...	...	-	35,207	35,207	-
2.....	3,293	-	3,293	...	...	-	3,293	-	3,293
3 or more.....	210	-	210	...	...	-	210	-	210
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	36,358	32,855	3,503	...	...	-	35,832	32,328	3,503
Contract to purchase.....	2,879	2,879	-	...	...	-	2,879	2,879	-
Origin of First Mortgage									
Mortgage made at time property acquired.....	23,419	21,603	1,815	...	...	-	23,033	21,218	1,815
Mortgage assumed at time property acquired.....	4,455	3,217	1,238	...	...	-	4,376	3,138	1,238
Mortgage placed later than acquisition of property.....	11,363	10,914	450	...	...	-	11,301	10,851	450
Refinanced mortgage: Same lender.....	6,112	6,010	103	...	...	-	6,050	5,947	103
Different lender.....	2,845	2,498	347	...	...	-	2,845	2,498	347
Mortgage placed on property owned free and clear of debt.....	2,406	2,406	-	...	...	-	2,406	2,406	-
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	11,363	10,914	450	...	...	-	11,301	10,851	450
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	1,709	1,709	-	...	...	-	1,709	1,709	-
Secure better terms.....	1,277	1,277	-	...	...	-	1,277	1,277	-
Provide funds for additions, improvements, or repairs to this property.....	4,374	4,027	347	...	...	-	4,374	4,027	347
Provide funds for investment in other real estate.....	1,861	1,861	-	...	...	-	1,861	1,861	-
Provide funds for other types of investments.....	226	226	-	...	...	-	226	226	-
Provide funds for educational or medical expenses.....	-	-	-	...	...	-	-	-	-
Other reasons.....	1,074	1,074	-	...	...	-	1,074	1,074	-
Not reported.....	842	739	103	...	...	-	779	676	103
Other properties.....	27,874	24,820	3,054	...	...	-	27,409	24,356	3,054
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	13,652	12,289	1,363	...	...	-	13,652	12,289	1,363
1967 and 1968.....	9,700	8,874	826	...	...	-	9,666	8,840	826
1965 and 1966.....	6,756	6,510	246	...	...	-	6,756	6,510	246
1960 to 1964.....	7,119	6,590	529	...	...	-	7,075	6,546	529
1955 to 1959.....	1,253	1,060	193	...	...	-	1,215	1,022	193
1950 to 1954.....	632	285	347	...	...	-	347	-	347
1949 or earlier.....	125	125	-	...	...	-	-	-	-
First Mortgage Loan									
Less than \$10,000.....	5,809	5,269	540	...	...	-	5,809	5,269	540
\$10,000 to \$24,999.....	12,637	12,369	268	...	...	-	12,388	12,120	268
\$25,000 to \$49,999.....	11,542	10,557	984	...	...	-	11,542	10,557	984
\$50,000 to \$74,999.....	3,142	2,194	948	...	...	-	3,142	2,194	948
\$75,000 to \$99,999.....	1,950	1,823	127	...	...	-	1,950	1,823	127
\$100,000 to \$149,999.....	1,597	1,386	210	...	...	-	1,535	1,324	210
\$150,000 to \$199,999.....	873	712	161	...	...	-	810	650	161
\$200,000 to \$299,999.....	1,030	826	204	...	...	-	877	673	204
\$300,000 to \$499,999.....	565	504	60	...	...	-	565	504	60
\$500,000 or more.....	93	93	-	...	...	-	93	93	-
Median.....dollars..	27,500	25,500	48,900	...	...	-	27,500	25,500	48,900
Mean.....dollars..	46,700	44,700	67,100	...	...	-	45,700	43,600	67,100



Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>First Mortgage Outstanding Debt</b>									
Less than \$10,000.....	11,260	10,554	706	...	...	-	11,011	10,305	706
\$10,000 to \$24,999.....	12,606	11,916	690	...	...	-	12,606	11,916	690
\$25,000 to \$49,999.....	8,112	7,266	846	...	...	-	8,112	7,266	846
\$50,000 to \$74,999.....	2,368	1,741	627	...	...	-	2,306	1,679	627
\$75,000 to \$99,999.....	1,423	1,423	-	...	...	-	1,360	1,360	-
\$100,000 to \$149,999.....	1,749	1,480	268	...	...	-	1,675	1,406	268
\$150,000 to \$199,999.....	640	460	180	...	...	-	561	381	180
\$200,000 to \$299,999.....	531	404	127	...	...	-	531	404	127
\$300,000 to \$499,999.....	519	459	60	...	...	-	519	459	60
\$500,000 or more.....	29	29	-	...	...	-	29	29	-
Median.....dollars..	19,900	19,100	35,500	...	...	-	19,900	19,100	35,500
Mean.....dollars..	37,800	36,100	54,500	...	...	-	37,400	35,700	54,500
<b>Total Mortgage Outstanding Debt</b>									
Less than \$10,000.....	10,748	10,554	193	...	...	-	10,498	10,305	193
\$10,000 to \$24,999.....	12,338	11,916	421	...	...	-	12,338	11,916	421
\$25,000 to \$49,999.....	8,184	7,266	918	...	...	-	8,184	7,266	918
\$50,000 to \$74,999.....	2,859	1,741	1,118	...	...	-	2,797	1,679	1,118
\$75,000 to \$99,999.....	1,560	1,423	137	...	...	-	1,498	1,360	137
\$100,000 to \$149,999.....	1,653	1,480	172	...	...	-	1,579	1,406	172
\$150,000 to \$199,999.....	783	460	323	...	...	-	704	381	323
\$200,000 to \$299,999.....	536	404	132	...	...	-	536	404	132
\$300,000 to \$499,999.....	521	459	63	...	...	-	521	459	63
\$500,000 or more.....	55	29	26	...	...	-	55	29	26
Median.....dollars..	20,700	19,100	54,900	...	...	-	20,700	19,100	54,900
Mean.....dollars..	39,900	36,100	78,700	...	...	-	39,600	35,700	78,700
<b>Interest Rate on First Mortgage</b>									
Less than 5.0 percent.....	1,735	1,388	347	...	...	-	1,247	900	347
5.0 percent.....	1,461	1,151	310	...	...	-	1,461	1,151	310
5.1 to 5.9 percent.....	3,043	2,647	396	...	...	-	3,043	2,647	396
6.0 percent.....	10,529	9,691	837	...	...	-	10,529	9,691	837
6.1 to 6.4 percent.....	1,309	1,124	185	...	...	-	1,309	1,124	185
6.5 to 6.9 percent.....	5,039	4,850	189	...	...	-	5,039	4,850	189
7.0 percent.....	4,258	3,679	579	...	...	-	4,258	3,679	579
7.1 to 7.4 percent.....	1,302	1,276	26	...	...	-	1,302	1,276	26
7.5 to 7.9 percent.....	4,286	4,152	134	...	...	-	4,248	4,114	134
8.0 percent.....	3,264	2,764	500	...	...	-	3,264	2,764	500
8.1 to 8.4 percent.....	34	34	-	...	...	-	34	34	-
8.5 to 8.9 percent.....	1,314	1,314	-	...	...	-	1,314	1,314	-
9.0 percent.....	407	407	-	...	...	-	407	407	-
9.1 to 9.9 percent.....	553	553	-	...	...	-	553	553	-
10.0 percent or more.....	704	704	-	...	...	-	704	704	-
Median.....	6.7	6.8	6.0	...	...	-	6.7	6.8	6.0
<b>Term of First Mortgage</b>									
Less than 8 years.....	3,421	3,255	166	...	...	-	3,421	3,255	166
8 to 12 years.....	9,362	9,106	256	...	...	-	9,362	9,106	256
13 to 17 years.....	9,039	8,096	943	...	...	-	9,039	8,096	943
18 to 22 years.....	11,626	10,631	995	...	...	-	11,339	10,344	995
23 to 27 years.....	2,238	1,514	725	...	...	-	2,238	1,514	725
28 to 32 years.....	540	377	163	...	...	-	496	332	163
33 to 37 years.....	493	493	-	...	...	-	298	298	-
38 years or more.....	597	342	256	...	...	-	597	342	256
No stated term.....	1,920	1,920	-	...	...	-	1,920	1,920	-
Median.....	16.2	15.8	19.9	...	...	-	16.0	15.6	19.9
<b>Holder of First Mortgage</b>									
Commercial bank or trust company.....	11,054	10,789	265	...	...	-	11,054	10,789	265
Mutual savings bank.....	2,224	2,195	28	...	...	-	2,126	2,098	28
Savings and loan association.....	12,965	11,558	1,406	...	...	-	12,965	11,558	1,406
Life insurance company.....	2,646	1,948	698	...	...	-	2,255	1,557	698
Mortgage company.....	217	217	-	...	...	-	217	217	-
Federal agency.....	1,174	918	256	...	...	-	1,136	880	256
Federal National Mortgage Association.....	-	-	-	...	...	-	-	-	-
Real estate or construction company.....	74	74	-	...	...	-	74	74	-
Individual or individual's estate.....	8,030	7,617	412	...	...	-	8,030	7,617	412
Other.....	854	417	437	...	...	-	854	417	437

Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	8,758	8,566	192	...	...	-	8,696	8,504	192
Lender in same region.....	8,510	8,318	192	...	...	-	8,448	8,256	192
Lender in different region or outside United States.....	248	248	-	...	...	-	248	248	-
Not reported.....	-	-	-	...	...	-	-	-	-
Property in North Central region.....	12,912	12,215	697	...	...	-	12,867	12,170	697
Lender in same region.....	12,198	11,501	697	...	...	-	12,153	11,456	697
Lender in different region or outside United States.....	714	714	-	...	...	-	714	714	-
Not reported.....	-	-	-	...	...	-	-	-	-
Property in South region.....	10,308	8,825	1,483	...	...	-	9,926	8,443	1,483
Lender in same region.....	9,690	8,283	1,407	...	...	-	9,441	8,034	1,407
Lender in different region or outside United States.....	619	542	76	...	...	-	486	410	76
Not reported.....	-	-	-	...	...	-	-	-	-
Property in West region.....	7,259	6,128	1,132	...	...	-	7,221	6,089	1,132
Lender in same region.....	5,970	5,535	435	...	...	-	5,970	5,535	435
Lender in different region or outside United States.....	1,290	593	697	...	...	-	1,251	554	697
Not reported.....	-	-	-	...	...	-	-	-	-

**Servicing of First Mortgage**

Holder.....	35,415	32,683	2,732	...	...	-	35,059	32,327	2,732
Agent.....	3,822	3,051	772	...	...	-	3,651	2,880	772

**Holder's Acquisition of First Mortgage**

Originated by holder.....	34,568	31,950	2,618	...	...	-	34,274	31,657	2,618
Purchased from present servicer.....	2,944	2,424	520	...	...	-	2,847	2,327	520
Purchased from someone else.....	1,490	1,125	365	...	...	-	1,354	989	365
Not reported.....	234	234	-	...	...	-	234	234	-

**First Mortgagee Participation in Property Income**

Yes.....	311	311	-	...	...	-	311	311	-
No.....	38,926	35,423	3,503	...	...	-	38,399	34,896	3,503
Not reported.....	-	-	-	...	...	-	-	-	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	27,681	24,627	3,054	...	...	-	27,217	24,163	3,054
Less than 40 percent.....	626	315	310	...	...	-	626	315	310
40 to 49 percent.....	1,724	1,227	497	...	...	-	1,724	1,227	497
50 to 59 percent.....	1,461	1,232	230	...	...	-	1,461	1,232	230
60 to 69 percent.....	4,207	3,478	729	...	...	-	3,958	3,229	729
70 to 79 percent.....	4,657	4,599	58	...	...	-	4,657	4,599	58
80 to 89 percent.....	5,573	5,195	378	...	...	-	5,493	5,115	378
90 to 94 percent.....	1,860	1,514	346	...	...	-	1,760	1,413	346
95 to 99 percent.....	1,810	1,754	57	...	...	-	1,810	1,754	57
100 percent or more.....	3,641	3,641	-	...	...	-	3,641	3,641	-
Not reported.....	2,121	1,672	449	...	...	-	2,087	1,638	449
Median.....	80	81	63	...	...	-	80	81	63
Other properties.....	11,556	11,106	450	...	...	-	11,493	11,044	450

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	27,681	24,627	3,054	...	...	-	27,217	24,163	3,054
Less than 40 percent.....	545	315	230	...	...	-	545	315	230
40 to 49 percent.....	1,227	1,227	-	...	...	-	1,227	1,227	-
50 to 59 percent.....	1,232	1,232	-	...	...	-	1,232	1,232	-
60 to 69 percent.....	3,520	3,478	42	...	...	-	3,271	3,229	42
70 to 79 percent.....	5,049	4,599	450	...	...	-	5,049	4,599	450
80 to 89 percent.....	5,654	5,195	459	...	...	-	5,574	5,115	459
90 to 94 percent.....	1,572	1,514	58	...	...	-	1,472	1,413	58
95 to 99 percent.....	2,153	1,754	400	...	...	-	2,153	1,754	400
100 percent or more.....	4,608	3,641	966	...	...	-	4,608	3,641	966
Not reported.....	2,121	1,672	449	...	...	-	2,087	1,638	449
Median.....	82	81	95	...	...	-	82	81	95
Other properties.....	11,556	11,106	450	...	...	-	11,493	11,044	450



Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971**—Continued

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Outside SMSA's**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	5,797	4,899	899	...	...	-	5,548	4,650	899
20 to 29 percent.....	4,839	4,635	204	...	...	-	4,801	4,597	204
30 to 39 percent.....	6,922	6,145	777	...	...	-	6,825	6,048	777
40 to 49 percent.....	3,874	3,585	289	...	...	-	3,811	3,522	289
50 to 59 percent.....	5,449	5,060	389	...	...	-	5,449	5,060	389
60 to 69 percent.....	3,698	3,446	252	...	...	-	3,653	3,402	252
70 to 79 percent.....	2,809	2,462	346	...	...	-	2,809	2,462	346
80 to 89 percent.....	2,180	2,180	-	...	...	-	2,180	2,180	-
90 to 99 percent.....	1,031	684	347	...	...	-	1,031	684	347
100 percent or more.....	462	462	-	...	...	-	462	462	-
Not reported.....	2,175	2,175	-	...	...	-	2,140	2,140	-
Median.....	42	43	38	...	...	-	42	43	38

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	5,502	4,899	603	...	...	-	5,252	4,650	603
20 to 29 percent.....	4,931	4,635	296	...	...	-	4,892	4,597	296
30 to 39 percent.....	6,145	6,145	-	...	...	-	6,048	6,048	-
40 to 49 percent.....	3,901	3,585	316	...	...	-	3,838	3,522	316
50 to 59 percent.....	5,842	5,060	782	...	...	-	5,842	5,060	782
60 to 69 percent.....	3,608	3,446	162	...	...	-	3,564	3,402	162
70 to 79 percent.....	2,688	2,462	226	...	...	-	2,688	2,462	226
80 to 89 percent.....	2,603	2,180	423	...	...	-	2,603	2,180	423
90 to 99 percent.....	991	684	307	...	...	-	991	684	307
100 percent or more.....	851	462	389	...	...	-	851	462	389
Not reported.....	2,175	2,175	-	...	...	-	2,140	2,140	-
Median.....	45	43	56	...	...	-	45	43	56

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	39,050	35,547	3,503	...	...	-	38,524	35,020	3,503
Interest and principal.....	38,059	34,555	3,503	...	...	-	37,532	34,028	3,503
Fully amortized.....	35,119	31,616	3,503	...	...	-	34,593	31,089	3,503
Partially amortized.....	2,939	2,939	-	...	...	-	2,939	2,939	-
Principal only.....	219	219	-	...	...	-	219	219	-
Fully amortized.....	69	69	-	...	...	-	69	69	-
Partially amortized.....	149	149	-	...	...	-	149	149	-
Interest only.....	773	773	-	...	...	-	773	773	-
No regular payment required.....	187	187	-	...	...	-	187	187	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	38,059	34,555	3,503	...	...	-	37,532	34,028	3,503
Real estate taxes and property insurance.....	7,262	5,620	1,642	...	...	-	6,735	5,093	1,642
With no other items.....	6,010	4,005	1,505	...	...	-	6,010	4,505	1,505
With other items.....	1,252	1,115	137	...	...	-	726	588	137
Real estate taxes only.....	3,941	3,603	339	...	...	-	3,941	3,603	339
Property insurance only.....	-	-	-	...	...	-	-	-	-
Other combinations or no other items.....	26,855	25,333	1,522	...	...	-	26,855	25,333	1,522
No regular payments of interest and principal....	1,178	1,178	-	...	...	-	1,178	1,178	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	39,050	35,547	3,503	...	...	-	38,524	35,020	3,503
Less than \$50.....	30,048	27,924	2,124	...	...	-	29,566	27,442	2,124
\$50 to \$59.....	4,207	3,691	516	...	...	-	4,162	3,647	516
\$60 to \$69.....	1,206	744	462	...	...	-	1,206	744	462
\$70 to \$79.....	979	935	43	...	...	-	979	935	43
\$80 to \$89.....	643	643	-	...	...	-	643	643	-
\$90 to \$99.....	257	155	103	...	...	-	257	155	103
\$100 to \$119.....	1,040	1,040	-	...	...	-	1,040	1,040	-
\$120 to \$149.....	324	69	256	...	...	-	324	69	256
\$150 to \$174.....	-	-	-	...	...	-	-	-	-
\$175 to \$199.....	124	124	-	...	...	-	124	124	-
\$200 to \$249.....	-	-	-	...	...	-	-	-	-
\$250 to \$299.....	-	-	-	...	...	-	-	-	-
\$300 or more.....	222	222	-	...	...	-	222	222	-
Median.....dollars..	32	32	41	...	...	-	32	32	41
Mean.....dollars..	39	38	45	...	...	-	39	38	45
No regular payments required.....	187	187	-	...	...	-	187	187	-

Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	39,050	35,547	3,503	...	...	-	38,524	35,020	3,503
Less than \$70.....	34,042	32,360	1,682	...	...	-	33,515	31,833	1,682
\$70 to \$79.....	1,283	935	348	...	...	-	1,283	935	348
\$80 to \$89.....	1,258	643	615	...	...	-	1,258	643	615
\$90 to \$99.....	155	155	-	...	...	-	155	155	-
\$100 to \$119.....	1,296	1,040	256	...	...	-	1,296	1,040	256
\$120 to \$149.....	324	69	256	...	...	-	324	69	256
\$150 to \$174.....	-	-	-	...	...	-	-	-	-
\$175 to \$199.....	124	124	-	...	...	-	124	124	-
\$200 to \$249.....	-	-	-	...	...	-	-	-	-
\$250 to \$299.....	-	-	-	...	...	-	-	-	-
\$300 or more.....	569	222	347	...	...	-	569	222	347
Median.....dollars..	40	38	71	...	...	-	40	38	71
Mean.....dollars..	45	38	108	...	...	-	45	38	108
No regular payments required.....	187	187	-	...	...	-	187	187	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	36,789	33,285	3,503	...	...	-	36,262	32,759	3,503
Delinquent (30 days or more).....	1,823	1,823	-	...	...	-	1,823	1,823	-
1 to 3 payments.....	1,144	1,144	-	...	...	-	1,144	1,144	-
4 or more payments.....	679	679	-	...	...	-	679	679	-
Foreclosure in process.....	-	-	-	...	...	-	-	-	-
Foreclosure not in process.....	679	679	-	...	...	-	679	679	-
Not reported.....	439	439	-	...	...	-	439	439	-
No regular payments required.....	187	187	-	...	...	-	187	187	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	33,657	30,513	3,144	...	...	-	33,130	29,986	3,144
Less than \$100.....	12,595	12,012	583	...	...	-	12,276	11,693	583
\$100 to \$199.....	12,171	10,342	1,830	...	...	-	12,047	10,217	1,830
\$200 to \$299.....	3,601	3,090	511	...	...	-	3,518	3,007	511
\$300 to \$349.....	1,582	1,362	220	...	...	-	1,582	1,362	220
\$350 to \$399.....	404	404	-	...	...	-	404	404	-
\$400 to \$449.....	65	65	-	...	...	-	65	65	-
\$450 to \$499.....	362	362	-	...	...	-	362	362	-
\$500 to \$549.....	475	475	-	...	...	-	475	475	-
\$550 to \$599.....	-	-	-	...	...	-	-	-	-
\$600 to \$699.....	193	193	-	...	...	-	193	193	-
\$700 to \$799.....	221	221	-	...	...	-	221	221	-
\$800 or more.....	203	203	-	...	...	-	203	203	-
Not reported.....	1,785	1,785	-	...	...	-	1,785	1,785	-
Median.....dollars..	127	122	154	...	...	-	128	123	154
Acquired 1970 and 1971 (part).....	5,580	5,220	360	...	...	-	5,580	5,220	360
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	32,759	29,615	3,144	...	...	-	32,232	29,088	3,144
Less than 20 percent.....	1,601	1,225	376	...	...	-	1,601	1,225	376
20 to 29 percent.....	4,419	4,128	291	...	...	-	4,170	3,879	291
30 to 39 percent.....	7,348	7,212	136	...	...	-	7,203	7,067	136
40 to 49 percent.....	5,625	4,546	1,080	...	...	-	5,527	4,447	1,080
50 to 59 percent.....	2,340	2,340	-	...	...	-	2,340	2,340	-
60 to 69 percent.....	3,135	3,032	103	...	...	-	3,135	3,032	103
70 to 79 percent.....	986	986	-	...	...	-	986	986	-
80 to 89 percent.....	1,424	1,215	209	...	...	-	1,424	1,215	209
90 to 99 percent.....	462	462	-	...	...	-	462	462	-
100 percent or more.....	2,947	2,600	347	...	...	-	2,947	2,600	347
Not reported or not computed.....	2,472	1,869	603	...	...	-	2,438	1,835	603
Median.....	43	42	...	...	...	-	43	43	...
Other properties.....	5,379	5,019	360	...	...	-	5,379	5,019	360

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	32,759	29,615	3,144	...	...	-	32,232	29,088	3,144
Less than 20 percent.....	1,225	1,225	-	...	...	-	1,225	1,225	-
20 to 29 percent.....	4,424	4,128	296	...	...	-	4,175	3,879	296
30 to 39 percent.....	7,238	7,212	26	...	...	-	7,093	7,067	26
40 to 49 percent.....	5,111	4,546	566	...	...	-	5,013	4,447	566
50 to 59 percent.....	2,895	2,340	555	...	...	-	2,895	2,340	555
60 to 69 percent.....	3,472	3,032	440	...	...	-	3,472	3,032	440
70 to 79 percent.....	1,088	986	103	...	...	-	1,088	986	103
80 to 89 percent.....	1,215	1,215	-	...	...	-	1,215	1,215	-
90 to 99 percent.....	627	462	166	...	...	-	627	462	166
100 percent or more.....	2,991	2,600	390	...	...	-	2,991	2,600	390
Not reported or not computed.....	2,472	1,869	...	...	...	-	2,438	1,835	603
Median.....	44	42	56	...	...	-	44	43	...
Other properties.....	5,379	5,019	360	...	...	-	5,379	5,019	360

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	33,657	30,513	3,144	...	...	-	33,130	29,986	3,144
Less than \$10.....	4,103	3,713	390	...	...	-	3,818	3,428	390
\$10 to \$14.....	5,469	4,113	1,356	...	...	-	5,469	4,113	1,356
\$15 to \$19.....	6,174	6,174	-	...	...	-	6,073	6,073	-
\$20 to \$24.....	6,919	6,061	858	...	...	-	6,857	5,999	858
\$25 to \$29.....	2,317	2,122	195	...	...	-	2,272	2,077	195
\$30 to \$39.....	2,366	2,228	137	...	...	-	2,366	2,228	137
\$40 to \$49.....	808	808	-	...	...	-	808	808	-
\$50 to \$59.....	187	187	-	...	...	-	187	187	-
\$60 or more.....	1,522	1,314	208	...	...	-	1,522	1,314	208
Not reported or not computed.....	3,793	3,793	-	...	...	-	3,759	3,759	-
Median.....dollars..	19	19	14	...	...	-	19	19	14
Acquired 1970 and 1971 (part).....	5,580	5,220	360	...	...	-	5,580	5,220	360

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	32,945	29,801	3,144	...	...	-	32,418	29,275	3,144
Less than 5 percent.....	1,477	1,434	43	...	...	-	1,228	1,185	43
5 to 9 percent.....	5,223	4,802	421	...	...	-	5,188	4,766	421
10 to 14 percent.....	8,216	7,447	769	...	...	-	8,154	7,384	769
15 to 19 percent.....	5,926	5,406	520	...	...	-	5,782	5,262	520
20 to 24 percent.....	4,154	3,574	580	...	...	-	4,154	3,574	580
25 to 29 percent.....	956	915	42	...	...	-	956	915	42
30 to 34 percent.....	358	358	-	...	...	-	358	358	-
35 to 39 percent.....	591	426	166	...	...	-	591	426	166
40 percent or more.....	2,237	2,237	-	...	...	-	2,237	2,237	-
Not reported or not computed.....	3,805	3,202	603	...	...	-	3,770	3,168	603
Median.....	14	14	...	...	...	-	14	14	...
Acquired 1970 and 1971 (part).....	5,192	4,833	360	...	...	-	5,192	4,833	360

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	32,945	29,801	3,144	...	...	-	32,418	29,275	3,144
Less than 20 percent.....	329	329	-	...	...	-	329	329	-
20 to 29 percent.....	889	889	-	...	...	-	889	889	-
30 to 39 percent.....	2,322	2,219	103	...	...	-	2,072	1,970	103
40 to 49 percent.....	3,794	3,601	193	...	...	-	3,794	3,601	193
50 to 59 percent.....	5,133	4,903	229	...	...	-	4,990	4,761	229
60 to 69 percent.....	4,099	3,498	601	...	...	-	4,036	3,436	601
70 to 79 percent.....	3,942	3,625	317	...	...	-	3,904	3,587	317
80 to 89 percent.....	1,825	1,691	133	...	...	-	1,825	1,691	133
90 to 99 percent.....	1,528	1,221	306	...	...	-	1,528	1,221	306
100 to 109 percent.....	1,013	1,013	-	...	...	-	1,013	1,013	-
110 percent or more.....	4,467	3,808	659	...	...	-	4,467	3,808	659
Not reported or not computed.....	3,606	3,004	603	...	...	-	3,572	2,969	603
Median.....	65	64	...	...	...	-	65	64	...
Acquired 1970 and 1971 (part).....	5,192	4,833	360	...	...	-	5,192	4,833	360

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS									
Location by Size of Place									
Inside SMSA's.....	...	...	...	...	...	...	...	...	...
1,000,000 or more.....	...	...	...	...	...	...	...	...	...
250,000 to 999,999.....	...	...	...	...	...	...	...	...	...
50,000 to 249,999.....	...	...	...	...	...	...	...	...	...
10,000 to 49,999.....	...	...	...	...	...	...	...	...	...
Less than 10,000 and rural.....	...	...	...	...	...	...	...	...	...
Outside SMSA's.....	...	...	...	...	...	...	...	...	...
10,000 or more.....	...	...	...	...	...	...	...	...	...
2,500 to 9,999.....	...	...	...	...	...	...	...	...	...
Less than 2,500 and rural.....	...	...	...	...	...	...	...	...	...
Number of Housing Units									
5 to 9.....	28,735	26,677	2,058	...	...	-	28,486	26,428	2,058
10 to 14.....	5,382	4,712	670	...	...	-	5,382	4,712	670
15 to 19.....	1,742	1,446	296	...	...	-	1,742	1,446	296
20 to 24.....	1,300	1,167	133	...	...	-	1,176	1,042	133
25 to 49.....	2,078	1,732	346	...	...	-	1,925	1,579	346
Number of Buildings									
1.....	23,178	21,085	2,093	...	...	-	22,894	20,801	2,093
2 to 4.....	12,460	11,802	659	...	...	-	12,354	11,695	659
5 or more.....	3,599	2,847	752	...	...	-	3,462	2,710	752
Not reported.....	-	-	-	...	...	-	-	-	-
Manner of Acquisition									
By purchase.....	37,823	34,667	3,156	...	...	-	37,297	34,140	3,156
Placed one new mortgage.....	28,895	27,795	1,101	...	...	-	28,447	27,347	1,101
Placed two or more new mortgages.....	1,328	511	817	...	...	-	1,328	511	817
Assumed mortgages(s) already on property.....	3,862	3,489	373	...	...	-	3,828	3,455	373
Assumed mortgage already on property and placed new mortgage.....	1,472	607	866	...	...	-	1,428	562	866
All cash.....	2,266	2,266	-	...	...	-	2,266	2,266	-
Borrowed other than with a mortgage.....	-	-	-	...	...	-	-	-	-
Other.....	-	-	-	...	...	-	-	-	-
Not by purchase.....	1,227	880	347	...	...	-	1,227	880	347
Inheritance or gift.....	1,227	880	347	...	...	-	1,227	880	347
Other.....	-	-	-	...	...	-	-	-	-
Not reported.....	187	187	-	...	...	-	187	187	-
Land and Building Acquisition									
During same 12-month period.....	33,728	30,583	3,145	...	...	-	33,451	30,306	3,145
Acquired land previously.....	4,438	4,182	256	...	...	-	4,189	3,933	256
Land not owned by building owner.....	36	36	-	...	...	-	36	36	-
Not reported.....	1,035	932	103	...	...	-	1,035	932	103
Year Property Acquired									
1969 to 1971 (part).....	9,697	8,360	1,337	...	...	-	9,697	8,360	1,337
1967 and 1968.....	7,736	6,899	837	...	...	-	7,701	6,865	837
1965 and 1966.....	6,250	6,135	115	...	...	-	6,250	6,135	115
1960 to 1964.....	8,001	7,326	675	...	...	-	7,956	7,281	675
1955 to 1959.....	2,298	2,104	193	...	...	-	2,259	2,066	193
1950 to 1954.....	2,293	2,293	-	...	...	-	2,008	2,008	-
1949 or earlier.....	2,964	2,617	347	...	...	-	2,839	2,492	347
Not reported.....	-	-	-	...	...	-	-	-	-
Year Built									
1969 and 1970 (part).....	2,206	1,859	347	...	...	-	2,206	1,859	347
1967 and 1968.....	2,516	1,858	658	...	...	-	2,516	1,858	658
1965 and 1966.....	2,381	1,998	383	...	...	-	2,381	1,998	383
1960 to 1964.....	3,210	2,271	939	...	...	-	3,210	2,271	939
1950 to 1959.....	3,497	3,207	290	...	...	-	3,212	2,922	290
1940 to 1949.....	3,482	3,338	144	...	...	-	3,240	3,096	144
1939 or earlier.....	20,608	19,865	743	...	...	-	20,608	19,865	743
Not reported.....	1,337	1,337	-	...	...	-	1,337	1,337	-



Table 2d. Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's

PROPERTY CHARACTERISTICS--Continued

Purchase Price Per Housing Unit

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Properties acquired by purchase 1967 to 1971 (part).....	17,183	15,010	2,174	...	...	-	17,149	14,976	2,174
Less than \$5,000.....	6,970	6,675	295	...	...	-	6,970	6,675	295
\$5,000 to \$7,499.....	4,250	3,647	603	...	...	-	4,250	3,647	603
\$7,500 to \$9,999.....	2,771	2,229	542	...	...	-	2,771	2,229	542
\$10,000 to \$12,499.....	1,489	915	574	...	...	-	1,489	915	574
\$12,500 to \$14,999.....	769	610	160	...	...	-	769	610	160
\$15,000 to \$17,499.....	-	-	-	...	...	-	-	-	-
\$17,500 to \$19,999.....	-	-	-	...	...	-	-	-	-
\$20,000 to \$24,999.....	-	-	-	...	...	-	-	-	-
\$25,000 to \$29,999.....	110	110	-	...	...	-	110	110	-
\$30,000 to \$34,999.....	-	-	-	...	...	-	-	-	-
\$35,000 to \$39,999.....	-	-	-	...	...	-	-	-	-
\$40,000 to \$49,999.....	-	-	-	...	...	-	-	-	-
\$50,000 or more.....	-	-	-	...	...	-	-	-	-
Not reported.....	824	824	-	...	...	-	790	790	-
Median.....dollars..	5,700	5,300	...	...	...	-	5,700	5,300	...
Other properties.....	22,054	20,724	1,330	...	...	-	21,561	20,231	1,330

Value

Less than \$25,000.....	7,541	7,375	166	...	...	-	7,541	7,375	166
\$25,000 to \$49,999.....	11,459	10,919	540	...	...	-	11,459	10,919	540
\$50,000 to \$74,999.....	7,037	6,446	591	...	...	-	6,787	6,197	591
\$75,000 to \$99,999.....	2,853	2,486	368	...	...	-	2,853	2,486	368
\$100,000 to \$149,999.....	3,588	2,770	818	...	...	-	3,588	2,770	818
\$150,000 to \$199,999.....	1,039	1,039	-	...	...	-	915	915	-
\$200,000 to \$299,999.....	1,174	822	351	...	...	-	1,174	822	351
\$300,000 to \$499,999.....	1,613	1,032	581	...	...	-	1,533	952	581
\$500,000 or more.....	758	669	89	...	...	-	720	631	89
Not reported.....	2,175	2,175	-	...	...	-	2,140	2,140	-
Median.....dollars..	48,900	46,500	105,300	...	...	-	48,400	45,900	105,300
Mean.....dollars..	88,100	81,000	155,700	...	...	-	86,900	79,700	155,700

Value Per Housing Unit

Less than \$5,000.....	13,552	13,061	491	...	...	-	13,552	13,061	491
\$5,000 to \$7,499.....	6,915	6,105	811	...	...	-	6,853	6,042	811
\$7,500 to \$9,999.....	7,149	6,859	290	...	...	-	6,802	6,512	290
\$10,000 to \$12,499.....	3,585	3,168	417	...	...	-	3,540	3,123	417
\$12,500 to \$14,999.....	2,734	2,078	656	...	...	-	2,734	2,078	656
\$15,000 to \$17,499.....	1,316	1,182	134	...	...	-	1,277	1,144	134
\$17,500 to \$19,999.....	103	-	103	...	...	-	103	-	103
\$20,000 to \$24,999.....	645	389	256	...	...	-	645	389	256
\$25,000 to \$34,999.....	110	110	-	...	...	-	110	110	-
\$35,000 to \$49,999.....	344	344	-	...	...	-	344	344	-
\$50,000 or more.....	612	265	347	...	...	-	612	265	347
Not reported.....	2,175	2,175	-	...	...	-	2,140	2,140	-
Median.....dollars..	6,800	6,500	11,000	...	...	-	6,700	6,400	11,000

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....	32,945	29,801	3,144	...	...	-	32,418	29,275	3,144
Less than \$50.....	9,514	8,808	706	...	...	-	9,514	8,808	706
\$50 to \$59.....	2,942	2,942	-	...	...	-	2,942	2,942	-
\$60 to \$69.....	2,478	2,349	129	...	...	-	2,443	2,313	129
\$70 to \$79.....	1,873	1,761	112	...	...	-	1,811	1,699	112
\$80 to \$89.....	3,611	3,399	212	...	...	-	3,362	3,149	212
\$90 to \$99.....	1,724	1,682	42	...	...	-	1,662	1,620	42
\$100 to \$119.....	3,972	3,537	435	...	...	-	3,933	3,498	435
\$120 to \$149.....	2,788	2,138	649	...	...	-	2,743	2,094	649
\$150 to \$174.....	1,172	1,070	102	...	...	-	1,172	1,070	102
\$175 to \$199.....	156	156	-	...	...	-	156	156	-
\$200 to \$249.....	153	-	153	...	...	-	153	-	153
\$250 to \$299.....	90	90	-	...	...	-	90	90	-
\$300 or more.....	-	-	-	...	...	-	-	-	-
No rental receipts.....	-	-	-	...	...	-	-	-	-
Not reported.....	2,472	1,869	603	...	...	-	2,438	1,835	603
Median.....dollars..	71	69	...	...	...	-	70	68	...
Mean.....dollars..	77	75	...	...	...	-	77	75	...
Acquired 1970 and 1971 (part).....	5,192	4,833	360	...	...	-	5,192	4,833	360

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 5-to-49-Housing-Unit Properties: 1971—Continued**

(Number of mortgage properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	37,823	34,667	3,157	...	...	-	37,296	34,140	3,157
Purchased 1967 to 1971 (part).....	17,183	15,010	2,174	...	...	-	17,149	14,976	2,174
Less than 80 percent.....	4,774	4,582	192	...	...	-	4,774	4,582	192
80 to 89 percent.....	3,630	2,663	967	...	...	-	3,630	2,663	967
90 to 94 percent.....	735	659	76	...	...	-	735	659	76
95 to 99 percent.....	317	317	-	...	...	-	317	317	-
100 percent or more.....	6,633	5,695	938	...	...	-	6,633	5,695	938
Not reported.....	1,095	1,095	-	...	...	-	1,060	1,060	-
Median.....	89	88	...	...	...	-	89	88	...
Purchased 1960 to 1966.....	13,650	12,860	790	...	...	-	13,605	12,815	790
Less than 60 percent.....	4,179	4,179	-	...	...	-	4,179	4,179	-
60 to 79 percent.....	3,478	3,226	251	...	...	-	3,478	3,226	251
80 to 89 percent.....	1,331	1,288	43	...	...	-	1,331	1,288	43
90 to 99 percent.....	1,229	1,117	112	...	...	-	1,229	1,117	112
100 percent or more.....	1,931	1,803	127	...	...	-	1,886	1,759	127
Not reported.....	1,502	1,246	256	...	...	-	1,502	1,246	256
Median.....	70	70	83	...	...	-	70	69	...
Purchased 1959 or earlier.....	6,990	6,797	193	...	...	-	6,542	6,349	193
Less than 40 percent.....	2,630	2,630	-	...	...	-	2,592	2,592	-
40 to 59 percent.....	839	839	-	...	...	-	839	839	-
60 to 79 percent.....	1,380	1,380	-	...	...	-	1,131	1,131	-
80 to 99 percent.....	720	720	-	...	...	-	560	560	-
100 percent or more.....	875	875	-	...	...	-	875	875	-
Not reported.....	547	353	193	...	...	-	547	353	193
Median.....	54	54	...	...	...	-	49	49	...
Not acquired by purchase.....	1,414	1,067	347	...	...	-	1,414	1,067	347

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	32,945	29,801	3,144	...	...	-	32,418	29,275	3,144
Less than 5 percent.....	1,875	1,875	-	...	...	-	1,875	1,875	-
5 to 9 percent.....	4,442	3,949	493	...	...	-	4,368	3,875	493
10 to 14 percent.....	11,953	10,561	1,392	...	...	-	11,579	10,187	1,392
15 to 19 percent.....	6,171	5,722	448	...	...	-	6,126	5,678	448
20 to 24 percent.....	2,295	2,130	166	...	...	-	2,295	2,130	166
25 to 29 percent.....	850	850	-	...	...	-	850	850	-
30 to 39 percent.....	886	844	42	...	...	-	886	844	42
40 percent or more.....	726	726	-	...	...	-	726	726	-
Not reported or not computed.....	3,749	3,146	603	...	...	-	3,714	3,112	603
Median.....	13	13	...	...	...	-	13	13	...
Acquired 1970 and 1971 (part).....	5,192	4,833	360	...	...	-	5,192	4,833	360

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	32,945	29,801	3,144	...	...	-	32,418	29,275	3,144
Less than 1.0 percent.....	6,114	5,826	288	...	...	-	5,782	5,494	288
1.0 to 2.9 percent.....	4,884	4,513	371	...	...	-	4,759	4,388	371
3.0 to 4.9 percent.....	2,134	1,761	374	...	...	-	2,134	1,761	374
5.0 to 6.9 percent.....	1,970	1,791	179	...	...	-	1,970	1,791	179
7.0 to 8.9 percent.....	1,209	1,054	154	...	...	-	1,209	1,054	154
9.0 to 10.9 percent.....	2,274	2,141	134	...	...	-	2,239	2,106	134
11.0 to 12.9 percent.....	575	382	193	...	...	-	575	382	193
13.0 to 14.9 percent.....	856	856	-	...	...	-	856	856	-
15 percent or more.....	7,509	6,694	815	...	...	-	7,509	6,694	815
Not reported or not computed.....	5,420	4,784	637	...	...	-	5,386	4,749	637
Median.....	5.5	5.3	...	...	...	-	5.7	5.5	...
Acquired 1970 and 1971 (part).....	5,192	4,833	360	...	...	-	5,192	4,833	360

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	31,023	28,558	2,465	...	...	-	30,978	28,513	2,465
Partnership.....	3,753	3,377	376	...	...	-	3,718	3,343	376
Real estate corporation.....	2,634	2,115	519	...	...	-	2,225	1,706	519
Real estate investment trust.....	523	523	-	...	...	-	523	523	-
Financial institution.....	-	-	-	...	...	-	-	-	-
Housing cooperative organization.....	236	236	-	...	...	-	198	198	-
Other.....	816	672	144	...	...	-	816	672	144
Not reported.....	252	252	-	...	...	-	252	252	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.





# Rental and Vacant 50-or-More-Housing-Unit Properties

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Table 1a. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total properties	Non-mortgaged properties	Mortgaged properties	United States	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	30,579	2,241	28,338	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	6,877	363	6,514
Inside SMSA's.....	29,019	2,057	26,962	1967 and 1968.....	6,400	218	6,181
1,000,000 or more.....	9,926	724	9,202	1965 and 1966.....	4,204	70	4,134
250,000 to 999,999.....	5,656	782	4,874	1960 to 1964.....	5,833	145	5,688
50,000 to 249,999.....	5,956	350	5,606	1955 to 1959.....	2,212	261	1,952
10,000 to 49,999.....	3,846	134	3,712	1950 to 1954.....	1,661	245	1,416
Less than 10,000 and rural.....	3,635	67	3,568	1949 or earlier.....	3,392	939	2,453
Outside SMSA's.....	1,560	184	1,377	Not reported.....	-	-	-
10,000 or more.....	932	104	828	Year Built			
2,500 to 9,999.....	374	18	357	1969 and 1970 (part).....	2,861	66	2,795
Less than 2,500 and rural.....	254	62	192	1967 and 1968.....	4,110	58	4,052
Number of Housing Units				1965 and 1966.....	3,537	70	3,467
50 to 74.....	12,833	1,401	11,432	1960 to 1964.....	6,077	146	5,932
75 to 99.....	6,084	330	5,754	1950 to 1959.....	3,312	186	3,126
100 to 149.....	5,603	278	5,324	1940 to 1949.....	1,962	168	1,794
150 to 199.....	2,601	84	2,516	1939 or earlier.....	7,872	1,488	6,384
200 to 299.....	1,961	86	1,875	Not reported.....	848	60	789
300 to 499.....	1,089	41	1,048	Purchase Price Per Housing Unit			
500 to 999.....	352	10	343	Properties acquired by purchase 1967 to 1971 (part).....	12,834	219	12,616
1,000 or more.....	56	10	46	Less than \$5,000.....	1,113	109	1,004
Number of Buildings				\$5,000 to \$7,499.....	1,286	18	1,267
1.....	17,497	1,526	15,970	\$7,500 to \$9,999.....	2,732	38	2,695
2 to 4.....	4,809	228	4,581	\$10,000 to \$12,499.....	3,048	10	3,038
5 or more.....	8,266	486	7,780	\$12,500 to \$14,999.....	1,600	6	1,594
Not reported.....	8	1	6	\$15,000 to \$17,499.....	821	7	814
Manner of Acquisition				\$17,500 to \$19,999.....	478	5	473
By purchase.....	29,308	1,556	27,751	\$20,000 to \$24,999.....	379	14	365
Placed one new mortgage.....	17,825	644	17,181	\$25,000 to \$29,999.....	172	2	170
Placed two or more new mortgages.....	2,114	47	2,067	\$30,000 to \$34,999.....	86	1	84
Assumed mortgage(s) already on property.....	5,596	324	5,272	\$35,000 to \$39,999.....	15	-	15
Assumed mortgage already on property and placed new mortgage.....	2,613	27	2,586	\$40,000 to \$49,999.....	46	1	45
All cash.....	727	399	328	\$50,000 or more.....	77	-	77
Borrowed other than with mortgage.....	262	48	215	Not reported.....	984	9	975
Other.....	170	68	102	Median.....dollars..	10,700	4,800	10,700
Not by purchase.....	1,104	554	550	Other properties.....	17,745	2,022	15,723
Inheritance or gift.....	660	249	410	Value			
Other.....	444	305	139	Under \$300,000.....	2,666	629	2,036
Not reported.....	168	131	37	\$300,000 to \$399,999.....	1,353	216	1,137
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	1,347	89	1,258
Properties purchased 1965 to 1971 (part).....	16,996	270	16,726	\$500,000 to \$749,999.....	4,185	243	3,943
Cash.....	14,235	232	14,003	\$750,000 to \$999,999.....	3,108	119	2,989
Sale of stocks, shares or other securities.....	1,380	5	1,375	\$1,000,000 to \$1,499,999.....	4,522	137	4,385
Sale of land or other real estate.....	1,072	1	1,071	\$1,500,000 to \$1,999,999.....	2,476	49	2,427
Owner's cash, bank deposits, share accounts, or bonds.....	8,846	158	8,688	\$2,000,000 to \$2,999,999.....	2,243	63	2,180
Borrowing other than mortgage on this property.....	2,113	26	2,087	\$3,000,000 to \$4,999,999.....	1,524	35	1,489
Other cash source or source not reported... Noncash.....	824	42	782	\$5,000,000 or more.....	1,111	56	1,056
Land used for structure(s) on this property.....	2,738	14	2,724	Not reported.....	6,043	605	5,438
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	1,439	-	1,439	Median.....dollars..	968,500	387,200	1,009,900
Other noncash source or no downpayment.....	541	-	541	Value Per Housing Unit			
Not reported.....	2,835	45	2,790	Less than \$5,000.....	3,566	741	2,825
Other properties.....	13,583	1,971	11,612	\$5,000 to \$7,499.....	2,800	358	2,442
Land and Building Acquisition				\$7,500 to \$9,999.....	4,020	121	3,899
During same 12-month period.....	22,532	1,945	20,587	\$10,000 to \$12,499.....	5,094	159	4,935
Acquired land previously.....	5,827	211	5,615	\$12,500 to \$14,999.....	3,396	84	3,312
Land not owned by building owner.....	810	27	783	\$15,000 to \$17,499.....	2,354	46	2,308
Not reported.....	1,411	57	1,354	\$17,500 to \$19,999.....	1,126	40	1,086
				\$20,000 to \$24,999.....	979	34	945
				\$25,000 to \$34,999.....	799	28	771
				\$35,000 to \$49,999.....	223	7	216
				\$50,000 or more.....	180	18	162
				Not reported.....	6,043	605	5,438
				Median.....dollars..	10,900	5,500	11,200

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1a. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

## PROPERTY CHARACTERISTICS--Continued

## Monthly Rental Receipts Per Housing Unit

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired before 1970 <sup>2</sup> .....	26,909	1,992	24,917
Less than \$50.....	752	260	492
\$50 to \$59.....	488	175	313
\$60 to \$69.....	645	124	521
\$70 to \$79.....	1,055	229	826
\$80 to \$89.....	1,477	151	1,326
\$90 to \$99.....	1,910	231	1,679
\$100 to \$119.....	3,613	257	3,356
\$120 to \$149.....	5,915	163	5,752
\$150 to \$174.....	3,878	120	3,758
\$175 to \$199.....	1,827	40	1,787
\$200 to \$249.....	1,338	33	1,305
\$250 to \$299.....	691	44	648
\$300 or more.....	756	33	724
No rental receipts.....	3	3	-
Not reported.....	2,560	129	2,431
Median.....dollars..	131	89	134
Mean.....dollars..	141	103	144
Acquired 1970 and 1971 (part).....	3,367	185	3,182

## Purchase Price as Percent of Value

Acquired by purchase.....	29,316	1,561	27,755
Purchased 1967 to 1971 (part).....	12,834	219	12,616
Less than 80 percent.....	2,488	44	2,444
80 to 89 percent.....	2,116	22	2,094
90 to 94 percent.....	1,303	9	1,294
95 to 99 percent.....	1,228	10	1,218
100 percent or more.....	4,380	121	4,259
Not reported.....	1,319	13	1,308
Median.....	94	85	94
Purchased 1960 to 1966.....	9,772	130	9,642
Less than 60 percent.....	606	14	592
60 to 79 percent.....	1,720	20	1,700
80 to 89 percent.....	1,531	8	1,523
90 to 99 percent.....	1,235	5	1,229
100 percent or more.....	1,915	44	1,871
Not reported.....	2,765	38	2,726
Median.....	87	96	87
Purchased 1959 or earlier.....	6,710	1,212	5,497
Less than 40 percent.....	388	211	176
40 to 59 percent.....	627	165	462
60 to 79 percent.....	866	93	773
80 to 99 percent.....	1,099	227	873
100 percent or more.....	1,123	89	1,034
Not reported.....	2,608	428	2,180
Median.....	83	63	85
Not acquired by purchase.....	1,263	680	582

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>2</sup> .....	26,909	1,992	24,917
Less than 5 percent.....	278	55	223
5 to 9 percent.....	1,432	76	1,356
10 to 14 percent.....	6,224	202	6,022
15 to 19 percent.....	6,826	314	6,511
20 to 24 percent.....	2,633	320	2,313
25 to 29 percent.....	1,192	162	1,030
30 to 39 percent.....	1,030	137	893
40 percent or more.....	484	89	395
Not reported or not computed.....	6,811	638	6,173
Median.....	16	20	16
Acquired 1970 and 1971 (part).....	3,367	185	3,182

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>2</sup> .....	26,909	1,992	24,917
Less than 1.0 percent.....	8,318	586	7,732
1.0 to 2.9 percent.....	4,430	298	4,133
3.0 to 4.9 percent.....	2,757	195	2,562
5.0 to 6.9 percent.....	1,756	83	1,673
7.0 to 8.9 percent.....	963	79	884
9.0 to 10.9 percent.....	1,109	127	982
11.0 to 12.9 percent.....	487	36	452
13.0 to 14.9 percent.....	454	67	388
15 percent or more.....	1,739	180	1,559
Not reported or not computed.....	4,896	341	4,555
Median.....	2.1	2.6	2.1
Acquired 1970 and 1971 (part).....	3,367	185	3,182

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

## United States

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	27,054	2,031	25,022
Less than \$100.....	2,194	502	1,691
\$100 to \$199.....	6,003	532	5,471
\$200 to \$299.....	6,778	448	6,330
\$300 to \$349.....	2,313	118	2,194
\$350 to \$399.....	1,819	69	1,750
\$400 to \$449.....	1,499	70	1,429
\$450 to \$499.....	1,152	28	1,124
\$500 to \$549.....	887	28	859
\$550 to \$599.....	753	14	739
\$600 to \$699.....	986	24	962
\$700 to \$799.....	457	13	445
\$800 or more.....	1,039	54	986
Not reported.....	1,174	132	1,042
Median.....dollars..	269	184	276
Acquired 1970 and 1971 (part).....	3,525	210	3,316

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	27,054	2,031	25,022
Less than \$10.....	1,091	65	1,026
\$10 to \$14.....	1,999	131	1,868
\$15 to \$19.....	3,157	126	3,031
\$20 to \$24.....	3,389	157	3,232
\$25 to \$29.....	2,490	190	2,300
\$30 to \$39.....	2,686	292	2,394
\$40 to \$49.....	2,054	133	1,921
\$50 to \$59.....	1,479	97	1,382
\$60 or more.....	2,351	226	2,124
Not reported or not computed.....	6,358	614	5,744
Median.....dollars..	26	31	26
Acquired 1970 and 1971 (part).....	3,525	210	3,316

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>2</sup> .....	26,909	1,992	24,917
Less than 5 percent.....	397	80	317
5 to 9 percent.....	2,668	233	2,435
10 to 14 percent.....	5,334	491	4,844
15 to 19 percent.....	4,463	328	4,135
20 to 24 percent.....	3,906	188	3,717
25 to 29 percent.....	4,062	174	3,889
30 to 34 percent.....	1,678	115	1,563
35 to 39 percent.....	491	47	444
40 percent or more.....	740	86	654
Not reported or not computed.....	3,170	250	2,920
Median.....	18	16	19
Acquired 1970 and 1971 (part).....	3,367	185	3,182

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>2</sup> .....	26,909	1,992	24,917
Less than 20 percent.....	1,138	951	187
20 to 29 percent.....	852	473	380
30 to 39 percent.....	1,469	246	1,223
40 to 49 percent.....	3,401	20	3,381
50 to 59 percent.....	6,036	30	6,006
60 to 69 percent.....	5,200	12	5,189
70 to 79 percent.....	2,684	7	2,677
80 to 89 percent.....	1,080	-	1,080
90 to 99 percent.....	658	15	642
100 to 109 percent.....	314	1	313
110 percent or more.....	843	27	816
Not reported or not computed.....	3,232	210	3,022
Median.....	58	18	59
Acquired 1970 and 1971 (part).....	3,367	185	3,182

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	6,744	579	6,165
Partnership.....	11,087	380	10,707
Real estate corporation.....	8,909	608	8,301
Real estate investment trust.....	552	54	498
Financial institution.....	342	244	98
Housing cooperative organization.....	1,224	41	1,183
Other.....	1,539	308	1,231
Not reported.....	182	27	155

Table 2a. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	28,338	23,146	5,193	3,134	3,082	52	25,205	20,064	5,141
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	23,146	23,146	-	3,082	3,082	-	20,064	20,064	-
2.....	4,542	-	4,542	52	-	52	4,490	-	4,490
3 or more.....	651	-	651	-	-	-	651	-	651
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	27,995	22,834	5,161	3,134	3,082	52	24,861	19,753	5,109
Contract to purchase.....	344	311	32	-	-	-	344	311	32
Origin of First Mortgage									
Mortgage made at time property acquired.....	14,801	12,768	2,032	2,461	2,442	19	12,340	10,326	2,014
Mortgage assumed at time property acquired.....	5,483	3,127	2,356	420	387	33	5,064	2,741	2,323
Mortgage placed later than acquisition of property.....	8,054	7,250	804	253	253	-	7,801	6,997	804
Refinanced mortgage: Same lender.....	4,814	4,356	459	198	198	-	4,617	4,158	459
Different lender.....	2,567	2,249	318	37	37	-	2,530	2,212	318
Mortgage placed on a property owned free and clear of debt.....	673	645	28	18	18	-	654	627	28
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	8,054	7,250	804	253	253	-	7,801	6,997	804
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	2,108	1,837	271	29	29	-	2,079	1,808	271
Secure better terms.....	1,692	1,513	179	49	49	-	1,643	1,464	179
Provide funds for additions, improvements, or repairs to this property.....	1,660	1,551	109	64	64	-	1,596	1,488	109
Provide funds for investment in other real estate.....	554	522	33	2	2	-	552	519	33
Provide funds for other types of investments.....	172	163	9	-	-	-	172	163	9
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	437	366	72	18	18	-	420	348	72
Not reported.....	1,430	1,298	132	91	91	-	1,339	1,207	132
Other properties.....	20,284	15,896	4,388	2,881	2,829	52	17,403	13,067	4,336
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	8,806	6,743	2,063	627	612	16	8,179	6,131	2,048
1967 and 1968.....	6,998	5,648	1,350	556	545	11	6,442	5,103	1,340
1965 and 1966.....	5,293	4,275	1,019	515	513	2	4,778	3,761	1,017
1960 to 1964.....	5,761	5,078	683	708	705	3	5,053	4,373	680
1955 to 1959.....	708	660	48	177	177	-	532	484	48
1950 to 1954.....	525	499	26	391	371	20	135	129	6
1949 or earlier.....	246	243	4	159	159	-	87	84	4
First Mortgage Loan									
Less than \$200,000.....	3,636	2,996	640	3	3	-	3,633	2,993	640
\$200,000 to \$299,999.....	2,162	1,612	550	18	4	14	2,144	1,608	536
\$300,000 to \$399,999.....	2,145	1,591	554	39	39	-	2,106	1,552	554
\$400,000 to \$499,999.....	2,847	2,122	725	118	116	2	2,729	2,006	723
\$500,000 to \$749,999.....	4,970	4,046	924	319	318	2	4,650	3,728	922
\$750,000 to \$999,999.....	3,417	2,864	552	513	513	-	2,904	2,352	552
\$1,000,000 to \$1,499,999.....	3,741	3,209	532	772	764	8	2,969	2,446	524
\$1,500,000 to \$1,999,999.....	1,917	1,617	300	389	389	-	1,528	1,228	300
\$2,000,000 to \$2,999,999.....	1,864	1,637	227	457	450	7	1,408	1,188	220
\$3,000,000 or more.....	1,639	1,451	187	508	489	19	1,132	964	168
Median.....dollars..	670,000	700,900	534,400	1,361,300	1,359,500	...	606,900	625,500	531,700
First Mortgage Outstanding Debt									
Less than \$200,000.....	4,975	4,104	871	11	11	-	4,964	4,093	871
\$200,000 to \$299,999.....	2,370	1,776	594	154	140	14	2,216	1,635	581
\$300,000 to \$399,999.....	2,885	2,259	626	153	153	-	2,732	2,105	626
\$400,000 to \$499,999.....	2,591	1,939	652	142	140	2	2,449	1,799	650
\$500,000 to \$749,999.....	4,512	3,660	852	344	335	9	4,168	3,325	843
\$750,000 to \$999,999.....	3,131	2,643	488	523	523	1	2,608	2,121	487
\$1,000,000 to \$1,499,999.....	3,307	2,826	481	657	657	-	2,650	2,169	481
\$1,500,000 to \$1,999,999.....	1,637	1,361	277	322	316	6	1,315	1,044	271
\$2,000,000 to \$2,999,999.....	1,584	1,382	202	433	424	9	1,152	959	193
\$3,000,000 or more.....	1,346	1,196	149	393	382	11	952	814	138
Median.....dollars..	574,600	602,100	477,300	1,181,700	1,181,400	...	514,500	530,000	475,700



Table 2a. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	4,461	4,104	357	11	11	-	4,450	4,093	357
\$200,000 to \$299,999.....	2,288	1,776	512	154	140	14	2,133	1,635	498
\$300,000 to \$399,999.....	2,910	2,259	652	153	153	-	2,757	2,105	652
\$400,000 to \$499,999.....	2,465	1,939	526	140	140	-	2,325	1,799	526
\$500,000 to \$749,999.....	4,718	3,660	1,058	338	335	4	4,379	3,325	1,054
\$750,000 to \$999,999.....	3,286	2,643	642	523	523	1	2,762	2,121	642
\$1,000,000 to \$1,499,999.....	3,428	2,826	602	664	657	7	2,764	2,169	595
\$1,500,000 to \$1,999,999.....	1,677	1,361	316	320	316	4	1,356	1,044	312
\$2,000,000 to \$2,999,999.....	1,652	1,382	270	434	424	11	1,217	959	258
\$3,000,000 or more.....	1,453	1,196	257	393	382	11	1,060	814	246
Median.....dollars..	608,300	602,100	629,700	1,185,300	1,181,400	...	553,400	530,000	627,300
Interest Rate on First Mortgage									
Less than 5.0 percent.....	2,425	2,359	66	1,702	1,668	34	723	691	32
5.0 percent.....	505	481	24	13	13	-	492	468	24
5.1 to 5.9 percent.....	6,054	5,060	994	924	908	16	5,130	4,152	978
6.0 percent.....	5,911	4,579	1,332	276	276	-	5,635	4,303	1,332
6.1 to 6.4 percent.....	1,301	987	314	12	12	-	1,289	975	314
6.5 to 6.9 percent.....	3,227	2,531	696	81	81	-	3,147	2,450	696
7.0 percent.....	1,528	1,182	346	21	21	-	1,507	1,161	346
7.1 to 7.4 percent.....	1,013	820	193	1	1	-	1,012	819	193
7.5 to 7.9 percent.....	2,349	1,823	526	51	51	-	2,298	1,772	526
8.0 percent.....	1,528	1,316	212	2	-	2	1,526	1,316	210
8.1 to 8.4 percent.....	514	391	123	-	-	-	514	391	123
8.5 to 8.9 percent.....	920	771	149	51	51	-	869	720	149
9.0 percent.....	439	322	117	-	-	-	439	322	117
9.1 to 9.9 percent.....	422	347	75	-	-	-	422	347	75
10.0 percent or more.....	203	177	25	-	-	-	203	177	25
Median.....	6.0	6.0	6.3	4.6	4.6	...	6.3	6.3	6.4
Term of First Mortgage									
Less than 8 years.....	1,653	1,399	253	-	-	-	1,653	1,399	253
8 to 12 years.....	5,069	3,977	1,093	-	-	-	5,069	3,977	1,093
13 to 17 years.....	2,477	1,950	527	21	21	-	2,456	1,929	527
18 to 22 years.....	7,293	5,686	1,607	26	26	-	7,268	5,661	1,607
23 to 27 years.....	7,127	5,673	1,454	85	69	17	7,042	5,604	1,437
28 to 32 years.....	734	636	98	213	211	2	521	424	96
33 to 37 years.....	548	526	23	442	434	8	106	92	14
38 years or more.....	2,994	2,958	36	2,346	2,321	25	648	637	10
No stated term.....	443	341	103	-	-	-	443	341	103
Median.....	21.2	21.5	20.0	38.0+	38.0+	...	20.1	20.2	20.0
Holder of First Mortgage									
Commercial bank or trust company.....	1,370	1,047	322	154	153	1	1,215	894	321
Mutual savings bank.....	8,310	6,637	1,674	707	692	15	7,604	5,945	1,659
Savings and loan association.....	4,737	3,644	1,093	44	44	-	4,693	3,600	1,093
Life insurance company.....	9,838	8,057	1,781	735	722	13	9,103	7,335	1,768
Mortgage company.....	222	169	54	30	30	-	192	138	54
Federal agency.....	1,545	1,529	16	877	863	14	668	666	2
Federal National Mortgage Association.....	136	136	-	127	127	-	9	9	-
Real estate or construction company.....	234	174	60	3	3	-	231	171	60
Individual or individual's estate.....	686	592	95	-	-	-	686	592	95
Other.....	1,260	1,162	98	457	448	9	802	714	89

**Table 2a. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>Location of First Mortgage Holder</b>									
Property in Northeast region.....	11,818	9,524	2,294	1,134	1,105	29	10,685	8,420	2,265
Lender in Northeast.....	11,245	8,989	2,256	923	895	28	10,322	8,095	2,228
Lender in North Central.....	66	59	6	23	22	1	43	37	5
Lender in South.....	408	385	23	183	183	-	225	202	23
Lender in West.....	5	5	-	2	2	-	3	3	-
Lender outside United States.....	89	80	9	-	-	-	89	80	9
Not reported.....	6	6	-	3	3	-	3	3	-
Property in North Central region.....	4,561	4,088	474	778	778	-	3,783	3,310	474
Lender in Northeast.....	1,407	1,208	199	162	162	-	1,245	1,046	199
Lender in North Central.....	2,227	1,976	252	115	115	-	2,112	1,860	252
Lender in South.....	700	694	5	500	500	-	200	194	5
Lender in West.....	18	15	3	1	1	-	17	14	3
Lender outside United States.....	209	194	15	-	-	-	209	194	15
Not reported.....	1	1	-	-	-	-	1	1	-
Property in South region.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
Lender in Northeast.....	4,081	3,381	700	417	410	7	3,664	2,971	692
Lender in North Central.....	549	383	166	26	26	-	523	357	166
Lender in South.....	3,082	2,707	374	415	402	14	2,666	2,306	361
Lender in West.....	28	22	7	-	-	-	28	22	7
Lender outside United States.....	196	148	48	-	-	-	196	148	48
Not reported.....	2	2	-	-	-	-	2	2	-
Property in West region.....	4,020	2,890	1,130	363	361	2	3,657	2,529	1,128
Lender in Northeast.....	1,044	672	373	142	140	2	903	532	371
Lender in North Central.....	256	212	44	79	79	-	177	133	44
Lender in South.....	289	283	7	116	116	-	174	167	7
Lender in West.....	2,367	1,684	683	23	23	-	2,343	1,660	683
Lender outside United States.....	63	39	24	2	2	-	61	37	24
Not reported.....	1	1	-	1	1	-	-	-	-
<b>Servicing of First Mortgage</b>									
Holder.....	19,735	15,993	3,742	1,741	1,706	35	17,994	14,287	3,707
Agent.....	8,603	7,153	1,450	1,392	1,376	17	7,211	5,777	1,434
<b>Holder's Acquisition of First Mortgage</b>									
Originated by holder.....	20,019	16,172	3,847	1,268	1,245	23	18,751	14,927	3,824
Purchased from present servicer.....	4,811	3,905	906	441	426	16	4,369	3,479	890
Purchased from someone else.....	3,081	2,701	380	1,310	1,296	13	1,771	1,404	366
Not reported.....	428	367	61	115	115	-	314	253	61
<b>First Mortgagee Participation in Property Income</b>									
Yes.....	1,026	796	230	-	-	-	1,026	796	230
No.....	27,305	22,342	4,963	3,134	3,082	52	24,171	19,260	4,911
Not reported.....	8	8	-	-	-	-	8	8	-
<b>First Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	20,185	15,807	4,378	2,881	2,829	52	17,304	12,978	4,326
Less than 40 percent.....	498	227	271	4	4	-	494	223	271
40 to 49 percent.....	504	268	236	-	-	-	504	268	236
50 to 59 percent.....	1,013	488	525	39	26	14	973	462	511
60 to 69 percent.....	2,079	1,172	907	31	30	1	2,048	1,142	906
70 to 79 percent.....	3,291	2,234	1,057	186	179	8	3,105	2,056	1,049
80 to 89 percent.....	4,471	3,788	683	555	539	16	3,916	3,249	667
90 to 94 percent.....	2,178	1,967	211	397	388	9	1,780	1,579	201
95 to 99 percent.....	1,736	1,657	78	560	558	2	1,176	1,100	76
100 percent or more.....	2,268	2,195	73	735	734	1	1,533	1,461	72
Not reported.....	2,147	1,810	337	373	372	1	1,774	1,438	336
Median.....	83	86	70	95	95	...	81	84	70
Other properties.....	8,154	7,339	815	253	253	-	7,901	7,086	815
<b>Total Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	20,185	15,807	4,378	2,881	2,829	52	17,304	12,978	4,326
Less than 40 percent.....	242	227	15	4	4	-	238	223	15
40 to 49 percent.....	304	268	36	-	-	-	304	268	36
50 to 59 percent.....	552	488	64	26	26	-	526	462	64
60 to 69 percent.....	1,375	1,172	203	44	30	14	1,331	1,142	190
70 to 79 percent.....	2,811	2,234	577	180	179	1	2,632	2,056	576
80 to 89 percent.....	5,109	3,788	1,321	540	539	1	4,569	3,249	1,320
90 to 94 percent.....	2,581	1,967	614	393	388	5	2,188	1,579	609
95 to 99 percent.....	2,172	1,657	515	576	558	18	1,596	1,100	497
100 percent or more.....	2,890	2,195	695	746	734	12	2,144	1,461	683
Not reported.....	2,147	1,810	337	373	372	1	1,774	1,438	336
Median.....	87	86	88	95	95	...	85	84	88
Other properties.....	8,154	7,339	815	253	253	-	7,901	7,086	815



Table 2a. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt as Percent of Value									
Less than 20 percent.....	1,179	1,011	167	19	19	-	1,159	992	167
20 to 29 percent.....	1,028	749	279	30	30	-	998	719	279
30 to 39 percent.....	1,404	1,101	303	130	118	12	1,273	983	290
40 to 49 percent.....	2,376	1,754	622	164	164	-	2,211	1,590	622
50 to 59 percent.....	3,767	2,821	946	281	267	15	3,485	2,555	931
60 to 69 percent.....	4,462	3,388	1,074	287	279	8	4,175	3,109	1,066
70 to 79 percent.....	4,079	3,462	617	500	493	7	3,579	2,969	610
80 to 89 percent.....	2,379	2,036	343	377	377	-	2,002	1,659	343
90 to 99 percent.....	1,682	1,568	114	461	459	2	1,221	1,109	112
100 percent or more.....	546	465	81	200	200	-	346	265	81
Not reported.....	5,438	4,790	648	683	675	8	4,755	4,115	640
Median.....	63	65	59	76	76	...	62	63	59
Total Outstanding Debt as Percent of Value									
Less than 20 percent.....	1,062	1,011	51	19	19	-	1,043	992	51
20 to 29 percent.....	790	749	41	30	30	-	759	719	41
30 to 39 percent.....	1,182	1,101	81	122	118	4	1,060	983	76
40 to 49 percent.....	2,007	1,754	253	165	164	1	1,842	1,590	252
50 to 59 percent.....	3,409	2,821	587	267	267	-	3,142	2,555	587
60 to 69 percent.....	4,277	3,388	889	300	279	21	3,978	3,109	868
70 to 79 percent.....	4,481	3,462	1,019	502	493	9	3,979	2,969	1,010
80 to 89 percent.....	2,842	2,036	806	383	377	6	2,459	1,659	800
90 to 99 percent.....	2,017	1,568	449	462	459	3	1,555	1,109	446
100 percent or more.....	834	465	369	200	200	-	633	265	369
Not reported.....	5,438	4,790	648	683	675	8	4,755	4,115	640
Median.....	67	65	73	76	76	...	65	63	73
MORTGAGE PAYMENTS AND OTHER EXPENSES									
Method of Payment of First Mortgage									
Regular payments required.....	28,331	23,138	5,193	3,134	3,082	52	25,197	20,056	5,141
Interest and principal.....	27,312	22,288	5,024	3,134	3,082	52	24,179	19,206	4,972
Fully amortized.....	19,207	15,996	3,212	3,126	3,074	52	16,081	12,921	3,160
Partially amortized.....	8,105	6,292	1,813	7	7	-	8,098	6,285	1,813
Principal only.....	9	7	2	-	-	-	9	7	2
Fully amortized.....	8	6	2	-	-	-	8	6	2
Partially amortized.....	1	1	-	-	-	-	1	1	-
Interest only.....	1,009	843	166	-	-	-	1,009	843	166
No regular payment required.....	8	8	-	-	-	-	8	8	-
Items Included in First Mortgage Payment									
Regular payments of both interest and principal.....	27,312	22,288	5,024	3,134	3,082	52	24,179	19,206	4,972
Real estate taxes and property insurance.....	7,824	6,726	1,098	3,029	2,977	52	4,795	3,749	1,046
With no other items.....	4,392	3,418	974	24	24	-	4,367	3,394	974
With other items.....	3,432	3,308	124	3,004	2,952	52	428	356	72
Real estate taxes only.....	4,749	3,829	920	1	1	-	4,748	3,828	920
Property insurance only.....	75	63	12	-	-	-	75	63	12
Other combinations or no other items.....	14,664	11,670	2,993	104	104	-	14,560	11,566	2,993
No regular payments of interest and principal...	1,026	858	168	-	-	-	1,026	858	168
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit									
Regular monthly payments of interest and/or principal.....	28,331	23,138	5,193	3,134	3,082	52	25,197	20,056	5,141
Less than \$50.....	12,904	10,519	2,384	1,358	1,322	36	11,546	9,198	2,348
\$50 to \$59.....	4,388	3,471	917	465	463	2	3,923	3,008	915
\$60 to \$69.....	3,952	3,200	752	315	313	2	3,637	2,887	750
\$70 to \$79.....	2,533	2,174	359	243	239	4	2,290	1,935	355
\$80 to \$89.....	1,579	1,286	294	210	208	2	1,369	1,078	292
\$90 to \$99.....	1,027	878	149	212	209	3	815	669	146
\$100 to \$119.....	1,003	810	193	231	230	1	772	580	192
\$120 to \$149.....	509	431	78	74	72	2	435	359	76
\$150 to \$174.....	169	128	41	15	15	-	154	113	41
\$175 to \$199.....	69	63	6	6	6	-	63	57	6
\$200 to \$249.....	94	84	10	4	4	-	90	80	10
\$250 to \$299.....	78	70	8	1	1	-	77	69	8
\$300 or more.....	26	24	2	-	-	-	26	24	2
Median.....dollars..	52	53	52	54	54	...	52	52	52
Mean.....dollars..	55	55	53	61	61	...	54	54	53
No regular payments required.....	8	8	-	-	-	-	8	8	-

Table 2a. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued</b>									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	28,330	23,138	5,193	3,134	3,082	52	25,197	20,056	5,141
Less than \$70.....	20,104	17,193	2,911	2,134	2,098	36	17,971	15,095	2,875
\$70 to \$79.....	2,910	2,174	736	241	239	2	2,669	1,935	734
\$80 to \$89.....	1,681	1,286	395	212	208	4	1,469	1,078	391
\$90 to \$99.....	1,171	878	293	213	209	4	958	669	289
\$100 to \$119.....	1,221	810	411	232	230	2	989	580	409
\$120 to \$149.....	706	431	275	74	72	2	632	359	273
\$150 to \$174.....	212	128	84	17	15	2	194	113	82
\$175 to \$199.....	85	60	25	6	6	-	78	53	25
\$200 to \$249.....	113	84	29	4	4	-	109	80	29
\$250 to \$299.....	97	70	27	1	1	-	96	69	27
\$300 or more.....	32	24	8	-	-	-	32	24	8
Median.....dollars..	49	47	62	51	51	...	49	46	62
Mean.....dollars..	58	55	70	61	61	...	57	54	70
No regular payments required.....	8	8	-	-	-	-	8	8	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	27,145	22,189	4,956	2,889	2,837	52	24,256	19,352	4,904
Delinquent (30 days or more).....	1,009	793	216	223	223	-	786	570	216
1 to 3 payments.....	691	524	166	132	132	-	559	393	166
4 or more payments.....	318	268	50	91	91	-	227	177	50
Foreclosure in process.....	114	79	35	25	25	-	90	55	35
Foreclosure not in process.....	204	188	15	67	67	-	137	122	15
Not reported.....	177	156	21	22	22	-	155	134	21
No regular payments required.....	8	8	-	-	-	-	8	8	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	25,022	20,868	4,154	2,855	2,817	38	22,167	18,051	4,116
Less than \$100.....	1,691	1,474	217	264	264	-	1,427	1,210	217
\$100 to \$199.....	5,471	4,722	749	520	513	7	4,951	4,209	742
\$200 to \$299.....	6,330	5,072	1,258	618	617	1	5,712	4,456	1,257
\$300 to \$349.....	2,194	1,763	432	192	189	3	2,002	1,574	429
\$350 to \$399.....	1,750	1,450	300	131	128	3	1,619	1,322	297
\$400 to \$449.....	1,429	1,222	207	244	243	1	1,185	979	206
\$450 to \$499.....	1,124	926	198	140	139	1	984	786	198
\$500 to \$549.....	859	733	126	104	100	4	755	633	122
\$550 to \$599.....	739	635	104	85	84	1	654	551	103
\$600 to \$699.....	962	825	137	192	184	8	770	641	129
\$700 to \$799.....	445	350	95	120	116	5	324	234	90
\$800 or more.....	986	843	143	235	231	4	750	612	138
Not reported.....	1,042	853	189	9	9	-	1,033	845	189
Median.....dollars..	276	275	280	305	302	...	273	271	279
Acquired 1970 and 1971 (part).....	3,316	2,277	1,039	278	265	14	3,038	2,012	1,025
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	24,909	20,764	4,146	2,852	2,814	38	22,057	17,950	4,107
Less than 20 percent.....	2,803	2,396	408	74	72	2	2,730	2,324	406
20 to 29 percent.....	4,162	3,177	984	281	269	12	3,881	2,908	972
30 to 39 percent.....	6,437	5,259	1,178	766	756	10	5,671	4,503	1,168
40 to 49 percent.....	5,545	4,718	828	967	961	6	4,578	3,756	822
50 to 59 percent.....	1,852	1,563	289	270	270	-	1,582	1,293	289
60 to 69 percent.....	698	624	74	81	74	7	617	550	67
70 to 79 percent.....	290	231	59	27	27	-	263	204	59
80 to 89 percent.....	228	205	24	31	31	-	198	174	24
90 to 99 percent.....	90	83	7	9	9	-	81	73	7
100 percent or more.....	372	346	26	58	58	-	314	288	26
Not reported or not computed.....	2,431	2,163	268	288	288	1	2,143	1,875	267
Median.....	36	37	34	41	41	...	35	36	34
Other properties.....	3,190	2,159	1,031	231	217	14	2,959	1,942	1,017

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2a. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	24,909	20,764	4,146	2,852	2,814	38	22,057	17,950	4,107
Less than 20 percent.....	2,473	2,396	78	74	72	2	2,400	2,324	76
20 to 29 percent.....	3,484	3,177	307	273	269	4	3,211	2,908	303
30 to 39 percent.....	6,274	5,259	1,015	759	756	3	5,515	4,503	1,012
40 to 49 percent.....	5,882	4,718	1,165	978	961	17	4,904	3,766	1,148
50 to 59 percent.....	2,196	1,563	632	275	270	5	1,921	1,293	628
60 to 69 percent.....	965	624	341	74	74	-	891	550	341
70 to 79 percent.....	392	231	161	27	27	-	365	204	161
80 to 89 percent.....	259	205	54	31	31	-	228	174	54
90 to 99 percent.....	156	83	73	17	9	7	139	73	66
100 percent or more.....	397	346	51	58	58	-	339	288	51
Not reported or not computed.....	2,431	2,163	268	288	288	1	2,143	1,875	267
Median.....	38	37	44	41	41	...	37	36	44
Other properties.....	3,190	2,159	1,031	231	217	14	2,959	1,942	1,017

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	25,022	20,868	4,154	2,855	2,817	38	22,167	18,051	4,116
Less than \$10.....	1,026	889	136	222	222	-	804	667	136
\$10 to \$14.....	1,868	1,669	199	254	254	-	1,614	1,415	199
\$15 to \$19.....	3,031	2,462	569	395	393	2	2,636	2,069	567
\$20 to \$24.....	3,232	2,648	584	416	405	10	2,816	2,243	573
\$25 to \$29.....	2,300	1,763	537	334	329	5	1,966	1,434	532
\$30 to \$39.....	2,394	1,888	507	202	192	10	2,193	1,696	497
\$40 to \$49.....	1,921	1,567	354	157	156	1	1,764	1,410	353
\$50 to \$59.....	1,382	1,169	213	100	100	-	1,282	1,069	213
\$60 or more.....	2,124	1,749	375	75	73	2	2,049	1,676	373
Not reported or not computed.....	5,744	5,065	680	701	693	8	5,043	4,372	672
Median.....dollars..	26	25	27	22	22	...	26	26	27
Acquired 1970 and 1971 (part).....	3,316	2,277	1,039	278	265	14	3,038	2,012	1,025

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	24,917	20,771	4,146	2,852	2,814	38	22,065	17,957	4,107
Less than 5 percent.....	317	282	35	63	63	-	254	219	35
5 to 9 percent.....	2,435	2,113	322	229	229	-	2,206	1,884	322
10 to 14 percent.....	4,844	4,020	824	365	355	11	4,478	3,665	814
15 to 19 percent.....	4,135	3,315	820	496	492	4	3,639	2,823	816
20 to 24 percent.....	3,717	2,962	755	479	472	7	3,238	2,490	748
25 to 29 percent.....	3,889	3,319	569	451	450	1	3,438	2,870	568
30 to 34 percent.....	1,563	1,298	265	269	263	6	1,294	1,035	259
35 to 39 percent.....	444	373	71	74	73	2	369	301	69
40 percent or more.....	654	536	118	108	100	7	546	436	111
Not reported or not computed.....	2,920	2,554	366	319	319	1	2,600	2,235	365
Median.....	19	19	19	21	21	...	18	18	19
Acquired 1970 and 1971 (part).....	3,182	2,151	1,031	231	217	14	2,951	1,934	1,017

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	24,917	20,771	4,146	2,852	2,814	38	22,065	17,957	4,107
Less than 20 percent.....	187	181	6	1	1	-	186	180	6
20 to 29 percent.....	380	366	14	1	1	-	379	365	14
30 to 39 percent.....	1,223	1,150	73	86	84	2	1,137	1,066	71
40 to 49 percent.....	3,381	3,092	290	160	160	-	3,221	2,932	290
50 to 59 percent.....	6,006	5,185	822	385	378	7	5,621	4,807	814
60 to 69 percent.....	5,189	4,110	1,079	751	739	12	4,438	3,371	1,067
70 to 79 percent.....	2,677	1,980	697	672	668	3	2,005	1,311	694
80 to 89 percent.....	1,080	782	298	258	255	4	822	527	295
90 to 99 percent.....	642	410	233	40	38	2	602	371	231
100 to 109 percent.....	313	247	65	63	63	-	250	184	65
110 percent or more.....	816	619	197	138	131	7	678	488	189
Not reported or not computed.....	3,022	2,650	372	296	296	1	2,726	2,355	371
Median.....	59	58	66	68	68	...	58	56	66
Acquired 1970 and 1971 (part).....	3,182	2,151	1,031	231	217	14	2,951	1,934	1,017

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2a. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Location by Size of Place</b>									
Inside SMSA's.....	26,962	22,031	4,931	2,976	2,933	44	23,985	19,098	4,887
1,000,000 or more.....	9,202	7,368	1,834	759	739	20	8,444	6,629	1,814
250,000 to 999,999.....	4,874	4,091	783	598	598	-	4,276	3,493	783
50,000 to 249,999.....	5,606	4,530	1,076	1,000	983	17	4,606	3,547	1,059
10,000 to 49,999.....	3,712	3,041	671	324	319	5	3,387	2,722	666
Less than 10,000 and rural.....	3,568	3,000	568	295	294	2	3,273	2,707	566
Outside SMSA's.....	1,377	1,115	262	157	149	8	1,219	966	253
10,000 or more.....	828	707	122	71	62	8	758	644	113
2,500 to 9,999.....	357	261	96	84	84	-	273	177	96
Less than 2,500 and rural.....	192	148	44	3	3	-	189	145	44
<b>Number of Housing Units</b>									
50 to 74.....	11,432	9,065	2,367	601	597	4	10,831	8,468	2,363
75 to 99.....	5,754	4,684	1,070	633	633	-	5,121	4,051	1,070
100 to 149.....	5,324	4,410	914	735	718	17	4,589	3,692	897
150 to 199.....	2,516	2,155	361	427	416	10	2,090	1,739	351
200 to 299.....	1,875	1,604	271	396	389	6	1,479	1,214	265
300 to 499.....	1,048	884	164	258	245	13	790	639	151
500 to 999.....	343	305	37	84	82	2	258	223	35
1,000 or more.....	46	38	8	-	-	-	46	38	8
<b>Number of Buildings</b>									
1.....	15,970	12,897	3,073	1,517	1,493	24	14,454	11,405	3,049
2 to 4.....	4,581	3,626	955	379	375	4	4,202	3,251	952
5 or more.....	7,780	6,616	1,164	1,236	1,212	24	6,544	5,404	1,140
Not reported.....	6	6	-	2	2	-	5	5	-
<b>Manner of Acquisition</b>									
By purchase.....	27,751	22,582	5,169	3,134	3,082	52	24,618	19,500	5,117
Placed one new mortgage.....	17,181	16,154	1,027	2,627	2,611	16	14,554	13,543	1,011
Placed two or more new mortgages.....	2,067	715	1,353	24	21	3	2,043	693	1,350
Assumed mortgage(s) already on property.....	5,272	4,356	917	404	381	23	4,868	3,975	893
Assumed mortgage already on property and placed new mortgage.....	2,586	767	1,820	44	34	10	2,542	733	1,810
All cash.....	328	316	12	9	9	-	319	307	12
Borrowed other than with mortgage.....	215	177	38	25	25	-	190	152	38
Other.....	102	99	3	1	1	-	101	98	3
Not by purchase.....	550	534	16	-	-	-	550	534	16
Inheritance or gift.....	410	405	5	-	-	-	410	405	5
Other.....	139	129	10	-	-	-	139	129	10
Not reported.....	37	30	8	-	-	-	37	30	8
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	16,726	12,759	3,968	1,581	1,553	29	15,146	11,207	3,939
Cash.....	14,003	10,160	3,843	1,072	1,042	30	12,931	9,118	3,813
Sale of stocks, shares or other securities.....	1,375	934	441	180	178	2	1,196	756	439
Sale of land or other real estate.....	1,071	744	326	49	49	-	1,021	695	326
Owner's cash, bank deposits, share accounts, or bonds.....	8,688	6,477	2,211	609	597	12	8,079	5,880	2,199
Borrowing other than mortgage on this property.....	2,087	1,495	592	132	129	3	1,955	1,366	589
Other cash source or source not reported.....	782	509	273	102	89	14	680	421	259
Noncash.....	2,724	2,329	395	398	398	-	2,325	1,931	395
Land used for structure(s) on this property.....	1,439	1,303	135	121	121	-	1,317	1,182	135
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	541	435	107	126	126	-	416	309	107
Other noncash source or no downpayment.....	744	591	153	152	152	-	592	439	153
Not reported.....	2,790	2,343	448	325	324	1	2,465	2,019	447
Other properties.....	11,612	10,387	1,225	1,553	1,529	23	10,059	8,857	1,202
<b>Land and Building Acquisition</b>									
During same 12-month period.....	20,587	16,374	4,213	2,179	2,148	32	18,407	14,226	4,181
Acquired land previously.....	5,615	5,020	595	669	667	2	4,946	4,353	593
Land not owned by building owner.....	783	655	127	142	125	17	641	531	110
Not reported.....	1,354	1,096	257	143	143	1	1,210	954	257
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	6,514	4,677	1,838	596	582	14	5,918	4,094	1,824
1967 and 1968.....	6,181	4,902	1,280	608	595	13	5,573	4,306	1,267
1965 and 1966.....	4,134	3,272	862	377	375	2	3,757	2,897	860
1960 to 1964.....	5,688	4,740	947	710	706	3	4,978	4,034	944
1955 to 1959.....	1,952	1,791	161	242	242	-	1,710	1,549	161
1950 to 1954.....	1,416	1,367	49	400	388	12	1,016	979	37
1949 or earlier.....	2,453	2,397	57	201	192	8	2,253	2,204	48

<sup>2</sup>Detail does not add to total because owners reported more than one source.



Table 2a. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Year Built									
1969 and 1970 (part).....	2,795	2,152	643	374	374	-	2,421	1,778	643
1967 and 1968.....	4,052	3,468	584	508	506	2	3,544	2,962	582
1965 and 1966.....	3,467	2,828	639	318	315	3	3,149	2,513	636
1960 to 1964.....	5,932	4,722	1,209	786	773	13	5,146	3,950	1,196
1950 to 1959.....	3,126	2,702	424	714	688	26	2,412	2,014	398
1940 to 1949.....	1,794	1,579	215	301	293	8	1,493	1,286	207
1939 or earlier.....	6,384	5,039	1,345	67	67	-	6,317	4,972	1,345
Not reported.....	789	656	133	66	66	-	722	589	133
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	12,616	9,506	3,110	1,204	1,177	27	11,412	8,328	3,083
\$5,000 to \$7,499.....	1,004	750	254	28	14	14	976	736	240
\$7,500 to \$9,999.....	1,267	945	322	21	21	-	1,246	924	322
\$10,000 to \$12,499.....	2,695	2,013	682	65	63	2	2,630	1,950	680
\$12,500 to \$14,999.....	3,038	2,403	636	263	262	2	2,775	2,141	634
\$15,000 to \$17,499.....	1,594	1,056	538	292	291	1	1,302	765	537
\$17,500 to \$19,999.....	814	596	218	206	203	3	608	393	215
\$20,000 to \$24,999.....	473	359	114	104	102	2	368	257	112
\$25,000 to \$29,999.....	365	274	91	52	50	2	312	224	89
\$30,000 to \$34,999.....	170	135	34	36	36	-	134	100	34
\$35,000 to \$39,999.....	84	66	19	6	6	-	78	59	19
\$40,000 to \$49,999.....	15	8	7	3	2	1	12	6	6
\$50,000 or more.....	45	41	3	2	2	-	42	39	3
Not reported.....	77	66	11	1	1	-	76	65	11
Median.....dollars..	975	793	182	123	123	-	852	670	182
Other properties.....	15,723	13,640	2,083	1,930	1,904	25	13,793	11,736	2,057
Value									
Less than \$300,000.....	2,036	1,683	354	-	-	-	2,036	1,683	354
\$300,000 to \$399,999.....	1,137	879	258	2	2	-	1,134	877	258
\$400,000 to \$499,999.....	1,258	997	261	65	51	14	1,193	946	247
\$500,000 to \$749,999.....	3,943	3,017	925	215	211	4	3,728	2,806	922
\$750,000 to \$999,999.....	2,989	2,395	595	295	295	-	2,694	2,100	595
\$1,000,000 to \$1,499,999.....	4,385	3,394	991	498	498	-	3,888	2,896	991
\$1,500,000 to \$1,999,999.....	2,427	2,066	361	363	356	7	2,064	1,710	354
\$2,000,000 to \$2,999,999.....	2,180	1,815	366	445	444	1	1,735	1,371	365
\$3,000,000 to \$4,999,999.....	1,489	1,216	273	291	288	3	1,197	928	270
\$5,000,000 or more.....	1,056	894	162	276	261	15	780	634	147
Not reported.....	5,438	4,790	648	683	675	8	4,755	4,115	640
Median.....dollars..	1,009,900	1,030,500	949,500	1,707,400	1,705,300	...	947,900	948,000	947,500
Value Per Housing Unit									
Less than \$5,000.....	2,825	2,276	548	56	42	14	2,769	2,234	535
\$5,000 to \$7,499.....	2,442	1,998	444	110	110	-	2,332	1,888	444
\$7,500 to \$9,999.....	3,899	3,180	719	305	297	7	3,594	2,883	711
\$10,000 to \$12,499.....	4,935	3,863	1,072	537	532	5	4,399	3,331	1,068
\$12,500 to \$14,999.....	3,312	2,610	701	372	372	-	2,940	2,239	701
\$15,000 to \$17,499.....	2,308	1,799	509	378	372	6	1,931	1,427	503
\$17,500 to \$19,999.....	1,086	845	241	190	188	2	896	657	239
\$20,000 to \$24,999.....	945	790	155	265	258	7	680	532	148
\$25,000 to \$34,999.....	771	665	107	196	194	2	576	471	104
\$35,000 to \$49,999.....	216	188	27	33	32	1	183	157	26
\$50,000 or more.....	162	140	22	10	10	-	152	129	22
Not reported.....	5,438	4,790	648	683	675	8	4,755	4,115	640
Median.....dollars..	11,200	11,100	11,300	14,000	14,000	...	10,900	10,700	11,300
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	24,917	20,771	4,146	2,852	2,814	38	22,065	17,957	4,107
\$50 to \$59.....	492	407	85	23	23	-	468	383	85
\$60 to \$69.....	313	282	31	45	38	7	268	244	24
\$70 to \$79.....	521	456	65	86	86	-	434	369	65
\$80 to \$89.....	826	746	80	110	110	-	716	636	80
\$90 to \$99.....	1,326	1,084	243	55	55	-	1,271	1,028	243
\$100 to \$109.....	1,679	1,381	298	267	267	-	1,412	1,114	298
\$110 to \$119.....	3,356	2,801	556	601	593	7	2,755	2,207	548
\$120 to \$149.....	5,752	4,561	1,191	531	524	7	5,221	4,037	1,184
\$150 to \$174.....	3,758	3,094	664	225	223	2	3,533	2,871	662
\$175 to \$199.....	1,787	1,546	241	197	193	4	1,590	1,353	237
\$200 to \$249.....	1,305	1,101	203	216	211	5	1,088	890	198
\$250 to \$299.....	648	548	100	115	115	-	533	433	100
\$300 or more.....	724	601	123	91	86	5	632	515	117
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	2,431	2,163	268	288	288	1	2,143	1,875	267
Median.....dollars..	134	134	134	125	125	...	135	135	134
Mean.....dollars..	144	144	144	144	144	...	144	144	143
Acquired 1970 and 1971 (part).....									
	3,182	2,151	1,031	231	217	14	2,951	1,934	1,017

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2a. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	27,750	22,583	5,169	3,134	3,082	52	24,618	19,501	5,117
Purchased 1967 to 1971 (part).....	12,611	9,503	3,108	1,204	1,177	27	11,407	8,326	3,082
Less than 80 percent.....	2,444	2,017	427	101	101	-	2,343	1,915	427
80 to 89 percent.....	2,094	1,502	591	173	170	3	1,921	1,332	588
90 to 94 percent.....	1,294	880	414	103	101	2	1,191	779	412
95 to 99 percent.....	1,218	859	359	120	114	6	1,098	746	353
100 percent or more.....	4,259	3,164	1,095	522	506	16	3,737	2,658	1,079
Not reported.....	1,303	1,081	222	185	185	-	1,118	896	222
Median.....	94	93	95	97	98	...	93	92	95
Purchased 1960 to 1966.....	9,642	7,843	1,799	1,087	1,082	5	8,556	6,762	1,794
Less than 60 percent.....	592	545	48	47	47	-	546	498	48
60 to 79 percent.....	1,700	1,385	315	169	169	-	1,531	1,216	315
80 to 89 percent.....	1,523	1,301	222	180	175	4	1,344	1,125	218
90 to 99 percent.....	1,229	1,016	214	173	173	-	1,057	843	214
100 percent or more.....	1,871	1,295	577	280	279	1	1,591	1,016	576
Not reported.....	2,726	2,302	424	239	239	-	2,487	2,063	424
Median.....	87	86	94	91	91	...	87	85	94
Purchased 1959 or earlier.....	5,497	5,236	262	843	823	20	4,655	4,413	241
Less than 40 percent.....	176	169	8	-	-	-	176	169	8
40 to 59 percent.....	462	445	17	33	33	-	429	412	17
60 to 79 percent.....	773	750	23	109	105	4	664	645	19
80 to 99 percent.....	873	816	56	190	182	8	682	634	48
100 percent or more.....	1,034	964	70	201	201	-	833	763	70
Not reported.....	2,180	2,092	88	310	302	8	1,870	1,790	80
Median.....	85	85	94	93	93	...	83	82	95
Not acquired by purchase.....	587	563	24	-	-	-	587	563	24

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	24,917	20,771	4,146	2,852	2,814	38	22,065	17,957	4,107
Less than 5 percent.....	223	211	12	58	58	-	165	152	12
5 to 9 percent.....	1,356	1,204	152	458	458	-	898	746	152
10 to 14 percent.....	6,022	4,823	1,199	971	954	17	5,051	3,869	1,182
15 to 19 percent.....	6,511	5,270	1,241	480	467	13	6,031	4,803	1,228
20 to 24 percent.....	2,313	1,873	440	93	93	-	2,220	1,780	440
25 to 29 percent.....	1,030	815	215	20	20	-	1,010	795	215
30 to 39 percent.....	893	761	132	7	7	-	886	754	132
40 percent or more.....	395	310	85	1	1	-	394	309	85
Not reported or not computed.....	6,173	5,504	669	763	755	8	5,410	4,749	662
Median.....	16	16	16	12	12	...	16	16	16
Acquired 1970 and 1971 (part).....	3,182	2,151	1,031	231	217	14	2,951	1,934	1,017

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	24,917	20,771	4,146	2,852	2,814	38	22,065	17,957	4,107
Less than 1.0 percent.....	7,732	6,672	1,060	1,153	1,137	16	6,578	5,534	1,044
1.0 to 2.9 percent.....	4,133	3,424	709	564	557	7	3,569	2,867	702
3.0 to 4.9 percent.....	2,562	2,092	468	224	220	4	2,337	1,873	464
5.0 to 6.9 percent.....	1,673	1,309	363	128	127	1	1,545	1,182	362
7.0 to 8.9 percent.....	884	660	223	129	122	7	755	539	216
9.0 to 10.9 percent.....	982	797	184	33	33	-	949	765	184
11.0 to 12.9 percent.....	452	379	71	65	65	-	386	314	71
13.0 to 14.9 percent.....	388	299	89	26	24	2	362	275	87
15 percent or more.....	1,559	1,251	308	131	131	-	1,428	1,120	308
Not reported or not computed.....	4,555	3,887	668	399	399	1	4,156	3,488	668
Median.....	2.1	1.9	2.9	1.2	1.1	...	2.3	2.1	2.9
Acquired 1970 and 1971 (part).....	3,182	2,151	1,031	231	217	14	2,951	1,934	1,017

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	6,165	4,880	1,285	196	192	4	5,969	4,688	1,281
Partnership.....	10,707	8,567	2,140	815	789	27	9,892	7,779	2,113
Real estate corporation.....	8,301	6,878	1,423	1,001	992	10	7,300	5,886	1,414
Real estate investment trust.....	498	429	68	76	76	-	422	353	68
Financial institution.....	98	73	25	4	4	-	95	70	25
Housing cooperative organization.....	1,183	1,111	72	670	658	12	513	454	60
Other.....	1,231	1,116	114	367	367	-	864	750	114
Not reported.....	155	90	65	5	5	-	150	85	65

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 3. First Mortgage Debt by Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
First mortgage debt on 50-or-more-housing unit properties.....	26,936	22,886	4,050	5,433	5,325	108	21,504	17,561	3,942
Average first mortgage debt per property.....	950,500	988,800	780,000	1,733,700	1,727,900	...	853,200	875,300	766,900
MORTGAGE CHARACTERISTICS									
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	26,730	22,711	4,019	5,433	5,325	108	21,297	17,386	3,911
Contract to purchase.....	207	175	31	-	-	-	207	175	31
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	9,215	7,285	1,930	1,165	1,161	4	8,051	6,125	1,926
1967 and 1968.....	7,122	6,131	991	1,133	1,086	47	5,989	5,045	944
1965 and 1966.....	5,003	4,303	700	1,068	1,053	15	3,935	3,251	684
1960 to 1964.....	4,679	4,298	381	1,450	1,440	10	3,229	2,858	371
1955 to 1959.....	490	475	15	234	234	-	256	241	15
1950 to 1954.....	337	303	33	302	270	32	35	33	2
1949 or earlier.....	91	91	1	81	81	-	10	9	1
First Mortgage Loan									
Less than \$200,000.....	354	286	68	-	-	-	354	286	68
\$200,000 to \$299,999.....	425	309	117	4	1	3	421	308	113
\$300,000 to \$399,999.....	629	459	170	9	9	-	619	449	170
\$400,000 to \$499,999.....	1,092	799	292	33	32	1	1,058	767	292
\$500,000 to \$749,999.....	2,667	2,151	517	144	143	1	2,523	2,008	516
\$750,000 to \$999,999.....	2,608	2,178	430	390	390	-	2,219	1,788	430
\$1,000,000 to \$1,499,999.....	4,022	3,429	593	816	811	5	3,206	2,618	589
\$1,500,000 to \$1,999,999.....	2,955	2,472	483	579	579	-	2,376	1,893	483
\$2,000,000 to \$2,999,999.....	3,989	3,504	485	965	951	15	3,023	2,553	470
\$3,000,000 or more.....	8,196	7,300	896	2,492	2,409	82	5,704	4,891	813
First Mortgage Outstanding Debt									
Less than \$200,000.....	538	435	103	1	1	-	537	434	103
\$200,000 to \$299,999.....	595	446	149	37	34	3	558	413	146
\$300,000 to \$399,999.....	1,012	793	219	53	53	-	959	740	219
\$400,000 to \$499,999.....	1,171	880	291	64	63	1	1,108	818	290
\$500,000 to \$749,999.....	2,782	2,257	525	220	214	6	2,562	2,042	520
\$750,000 to \$999,999.....	2,717	2,297	420	468	468	1	2,248	1,829	419
\$1,000,000 to \$1,499,999.....	4,041	3,457	585	798	798	-	3,244	2,659	585
\$1,500,000 to \$1,999,999.....	2,833	2,354	479	562	551	11	2,271	1,803	468
\$2,000,000 to \$2,999,999.....	3,788	3,307	481	1,022	999	23	2,765	2,307	458
\$3,000,000 or more.....	7,459	6,660	798	2,207	2,144	63	5,252	4,516	735
Interest Rate on First Mortgage									
Less than 5.0 percent.....	3,595	3,484	112	2,098	2,063	35	1,497	1,421	76
5.0 percent.....	298	284	13	47	47	-	250	237	13
5.1 to 5.9 percent.....	6,305	5,555	750	2,509	2,437	72	3,796	3,118	678
6.0 percent.....	4,654	3,778	877	358	358	-	4,296	3,420	877
6.1 to 6.4 percent.....	1,095	886	209	12	12	-	1,083	874	209
6.5 to 6.9 percent.....	2,725	2,202	523	151	151	-	2,574	2,051	523
7.0 percent.....	1,265	986	280	38	38	-	1,227	948	280
7.1 to 7.4 percent.....	848	687	161	1	1	-	847	686	161
7.5 to 7.9 percent.....	2,326	1,853	473	91	91	-	2,235	1,762	473
8.0 percent.....	1,480	1,273	207	1	-	1	1,479	1,273	206
8.1 to 8.4 percent.....	567	437	130	-	-	-	567	437	130
8.5 to 8.9 percent.....	982	828	154	127	127	-	855	701	154
9.0 percent.....	343	276	67	-	-	-	343	276	67
9.1 to 9.9 percent.....	322	237	85	-	-	-	322	237	85
10.0 percent or more.....	131	121	10	-	-	-	131	121	10
Variable Interest Rate on First Mortgage									
Yes.....	2,746	2,292	454	-	-	-	2,746	2,292	454
No.....	24,189	20,593	3,596	5,433	5,325	108	18,757	15,269	3,488
Not reported.....	1	1	-	-	-	-	1	1	-
Term of First Mortgage									
Less than 8 years.....	645	550	95	-	-	-	645	550	95
8 to 12 years.....	2,569	2,034	534	-	-	-	2,569	2,034	534
13 to 17 years.....	1,763	1,453	310	12	12	-	1,750	1,440	310
18 to 22 years.....	5,269	4,088	1,181	31	31	-	5,238	4,057	1,181
23 to 27 years.....	8,199	6,612	1,587	56	49	7	8,143	6,563	1,580
28 to 32 years.....	1,110	970	140	255	243	12	855	727	128
33 to 37 years.....	562	550	13	388	382	6	174	167	7
38 years or more.....	6,641	6,491	149	4,691	4,607	83	1,950	1,884	66
No stated term.....	180	138	42	-	-	-	180	138	42

**Table 3. First Mortgage Debt by Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**United States**

**MORTGAGE PAYMENTS AND OTHER EXPENSES—Continued**

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	26,935	22,885	4,050	5,433	5,325	108	21,502	17,560	3,942
Less than \$50.....	6,224	5,129	1,095	1,329	1,288	41	4,895	3,840	1,054
\$50 to \$59.....	4,165	3,508	657	715	715	1	3,450	2,793	656
\$60 to \$69.....	4,007	3,371	636	546	545	1	3,461	2,826	634
\$70 to \$79.....	3,275	2,893	382	499	482	17	2,775	2,411	365
\$80 to \$89.....	2,449	2,097	352	483	466	17	1,966	1,631	335
\$90 to \$99.....	1,916	1,706	209	633	621	12	1,283	1,085	197
\$100 to \$119.....	2,349	2,001	348	745	742	3	1,604	1,259	345
\$120 to \$149.....	1,281	1,089	192	364	348	16	917	742	176
\$150 to \$174.....	506	397	109	57	57	-	449	340	109
\$175 to \$199.....	182	164	18	20	20	-	162	144	18
\$200 to \$249.....	230	206	25	29	29	-	201	176	25
\$250 to \$299.....	198	173	25	12	12	-	186	161	25
\$300 or more.....	154	151	3	-	-	-	154	151	3
No regular payments required.....	1	1	-	-	-	-	1	1	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	25,157	21,266	3,891	5,045	4,937	108	20,112	16,329	3,783
Delinquent (30 days or more).....	1,645	1,498	146	338	338	-	1,306	1,160	146
1 to 3 payments.....	1,006	900	106	187	187	-	819	713	106
4 or more payments.....	638	598	40	151	151	-	487	447	40
Foreclosure in process.....	109	74	36	38	38	-	71	35	36
Foreclosure not in process.....	529	524	5	112	112	-	416	411	5
Not reported.....	134	120	13	50	50	-	84	71	13
No regular payments required.....	1	1	-	-	-	-	1	1	-

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	23,192	20,054	3,138	4,908	4,803	105	18,284	15,251	3,033
Less than 20 percent.....	969	792	177	88	83	6	881	709	172
20 to 29 percent.....	2,259	1,790	469	260	246	14	1,999	1,543	455
30 to 39 percent.....	5,874	4,899	975	1,228	1,169	59	4,646	3,730	916
40 to 49 percent.....	6,740	5,955	784	1,776	1,768	8	4,963	4,187	776
50 to 59 percent.....	2,698	2,425	273	634	634	-	2,064	1,790	273
60 to 69 percent.....	975	877	99	167	150	18	808	727	81
70 to 79 percent.....	471	391	80	78	78	-	393	313	80
80 to 89 percent.....	232	197	34	44	44	-	187	153	34
90 to 99 percent.....	128	121	6	14	14	-	114	108	6
100 percent or more.....	723	689	34	148	148	-	575	541	34
Not reported or not computed.....	2,124	1,919	205	470	469	1	1,654	1,450	204
Other properties.....	3,448	2,556	892	441	437	3	3,007	2,119	888

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	23,192	20,054	3,138	4,908	4,803	105	18,284	15,251	3,033
Less than 20 percent.....	832	792	40	88	83	6	744	709	35
20 to 29 percent.....	1,958	1,790	169	254	246	8	1,704	1,543	161
30 to 39 percent.....	5,393	4,899	494	1,178	1,169	9	4,215	3,730	485
40 to 49 percent.....	6,954	5,955	999	1,829	1,768	61	5,125	4,187	939
50 to 59 percent.....	3,011	2,425	586	638	634	4	2,373	1,790	582
60 to 69 percent.....	1,165	877	288	150	150	-	1,015	727	288
70 to 79 percent.....	530	391	139	78	78	-	452	313	139
80 to 89 percent.....	272	197	74	44	44	-	227	153	74
90 to 99 percent.....	193	121	72	31	14	18	162	108	54
100 percent or more.....	760	689	71	148	148	-	612	541	71
Not reported or not computed.....	2,124	1,919	205	470	469	1	1,654	1,450	204
Other properties.....	3,448	2,556	892	441	437	3	3,007	2,119	888

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 3. **First Mortgage Debt by Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Amount of first mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	All first mortgage debt			FHA first mortgage debt			Conventional first mortgage debt		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Holder of First Mortgage									
Commercial bank or trust company.....	1,339	997	342	231	228	4	1,108	770	338
Mutual savings bank.....	5,708	4,729	979	1,140	1,102	38	4,569	3,627	941
Savings and loan association.....	3,199	2,521	678	57	57	-	3,142	2,464	678
Life insurance company.....	10,760	8,932	1,828	1,155	1,137	18	9,604	7,794	1,810
Mortgage company.....	216	168	48	36	36	-	180	132	48
Federal agency.....	2,536	2,527	10	1,498	1,495	3	1,038	1,032	6
Federal National Mortgage Association.....	284	284	-	263	263	-	21	21	-
Real estate or construction company.....	165	149	16	2	2	-	163	148	16
Individual or individual's estate.....	144	121	23	-	-	-	144	121	23
Other.....	2,586	2,459	127	1,050	1,005	45	1,535	1,453	82
Location of First Mortgage Holder									
Property in Northeast region.....	10,572	8,985	1,587	2,347	2,247	99	8,226	6,738	1,488
Lender in Northeast.....	9,456	7,893	1,564	1,747	1,654	93	7,709	6,239	1,471
Lender in North Central.....	159	148	10	135	128	6	24	20	4
Lender in South.....	843	836	7	436	436	-	407	400	7
Lender in West.....	15	15	-	14	14	-	1	1	-
Lender outside United States.....	83	77	6	-	-	-	83	77	6
Not reported.....	16	16	-	15	15	-	1	1	-
Property in North Central region.....	4,680	4,149	531	1,204	1,204	-	3,476	2,946	531
Lender in Northeast.....	1,952	1,662	290	322	322	-	1,629	1,340	290
Lender in North Central.....	1,629	1,417	213	169	169	-	1,460	1,248	213
Lender in South.....	952	938	14	705	705	-	247	233	14
Lender in West.....	13	13	-	7	7	-	5	5	-
Lender outside United States.....	131	117	14	-	-	-	131	117	14
Not reported.....	3	3	-	-	-	-	3	3	-
Property in South region.....	7,766	6,607	1,159	1,098	1,090	8	6,668	5,516	1,151
Lender in Northeast.....	4,690	3,915	775	519	515	4	4,171	3,400	771
Lender in North Central.....	334	262	71	34	34	-	299	228	71
Lender in South.....	2,566	2,291	276	545	541	3	2,021	1,749	272
Lender in West.....	27	15	12	-	-	-	27	15	12
Lender outside United States.....	142	117	25	-	-	-	142	117	25
Not reported.....	6	6	-	-	-	-	6	6	-
Property in West region.....	3,919	3,145	774	784	784	1	3,134	2,361	773
Lender in Northeast.....	1,551	1,204	347	367	366	1	1,184	838	347
Lender in North Central.....	178	157	22	95	95	-	83	61	22
Lender in South.....	551	547	4	254	254	-	297	293	4
Lender in West.....	1,603	1,209	394	65	65	-	1,538	1,144	394
Lender outside United States.....	32	25	7	-	-	-	32	25	7
Not reported.....	3	3	-	3	3	-	-	-	-
Servicing of First Mortgage									
Holder.....	17,770	15,021	2,749	2,893	2,795	98	14,877	12,226	2,651
Agent.....	9,166	7,865	1,301	2,540	2,530	10	6,627	5,336	1,291
First Mortgage Outstanding Debt as Percent of Value									
Less than 20 percent.....	167	143	24	5	5	-	162	138	24
20 to 29 percent.....	360	276	84	20	20	-	340	256	84
30 to 39 percent.....	720	545	175	102	88	14	618	457	161
40 to 49 percent.....	1,553	1,162	391	157	157	-	1,396	1,005	391
50 to 59 percent.....	3,040	2,212	828	345	335	10	2,695	1,877	818
60 to 69 percent.....	4,404	3,459	945	586	553	33	3,819	2,906	913
70 to 79 percent.....	4,409	3,784	625	935	902	33	3,474	2,881	593
80 to 89 percent.....	3,424	3,022	402	734	734	-	2,690	2,288	402
90 to 99 percent.....	2,822	2,732	89	1,011	1,010	1	1,811	1,722	88
100 percent or more.....	877	815	62	446	446	-	431	369	62
Not reported.....	5,161	4,736	425	1,091	1,073	18	4,069	3,662	407
MORTGAGE PAYMENTS AND OTHER EXPENSES									
Method of Payment of First Mortgage									
Regular payments required.....	26,935	22,885	4,050	5,433	5,325	108	21,502	17,560	3,942
Interest and principal.....	25,821	21,918	3,904	5,433	5,325	108	20,389	16,593	3,796
Fully amortized.....	20,178	17,406	2,772	5,409	5,301	108	14,768	12,104	2,664
Partially amortized.....	5,644	4,512	1,132	23	23	-	5,620	4,488	1,132
Principal only.....	1	1	-	-	-	-	1	1	-
Fully amortized.....	1	1	-	-	-	-	1	1	-
Partially amortized.....	-	-	-	-	-	-	-	-	-
Interest only.....	1,113	966	147	-	-	-	1,113	966	147
No regular payment required.....	1	1	-	-	-	-	1	1	-

Table 4. **Total Mortgage Debt by Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	Total first and junior mortgage debt on—			United States	Total first and junior mortgage debt on—		
	Total proper- ties	Properties with—			Total proper- ties	Properties with—	
		FHA first mortgage	Conven- tional first mortgage			FHA first mortgage	Conven- tional first mortgage
Total mortgage debt on 50-or-more-housing-unit properties.....	28,042	5,456	22,587	MORTGAGE PAYMENTS AND OTHER EXPENSES			
Average total mortgage debt per property.....	989,600	1,741,000	896,100	Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit			
				Regular monthly payments of interest and/or principal.....	28,041	5,456	22,585
MORTGAGE CHARACTERISTICS				Less than \$70.....	13,886	2,596	11,290
Total Mortgage Loan				\$70 to \$79.....	3,618	483	3,134
Less than \$200,000.....	309	-	309	\$80 to \$89.....	2,555	477	2,078
\$200,000 to \$299,999.....	395	5	390	\$90 to \$99.....	2,077	653	1,425
\$300,000 to \$399,999.....	606	9	596	\$100 to \$119.....	2,665	749	1,917
\$400,000 to \$499,999.....	1,052	32	1,020	\$120 to \$149.....	1,587	360	1,228
\$500,000 to \$749,999.....	2,739	144	2,594	\$150 to \$174.....	666	77	589
\$750,000 to \$999,999.....	2,752	391	2,361	\$175 to \$199.....	225	20	205
\$1,000,000 to \$1,499,999.....	4,159	811	3,348	\$200 to \$249.....	302	29	273
\$1,500,000 to \$1,999,999.....	2,976	587	2,389	\$250 to \$299.....	260	12	248
\$2,000,000 to \$2,999,999.....	4,222	963	3,258	\$300 or more.....	199	-	199
\$3,000,000 or more.....	8,835	2,512	6,323	No regular payments required.....	1	-	1
				Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts			
Total Mortgage Outstanding Debt				Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	24,004	4,930	19,074
Less than \$200,000.....	480	1	478	Less than 20 percent.....	844	89	755
\$200,000 to \$299,999.....	573	38	535	20 to 29 percent.....	2,043	254	1,789
\$300,000 to \$399,999.....	1,021	53	968	30 to 39 percent.....	5,537	1,178	4,359
\$400,000 to \$499,999.....	1,118	63	1,055	40 to 49 percent.....	7,192	1,846	5,346
\$500,000 to \$749,999.....	2,898	217	2,681	50 to 59 percent.....	3,135	639	2,496
\$750,000 to \$999,999.....	2,851	468	2,382	60 to 69 percent.....	1,221	150	1,071
\$1,000,000 to \$1,499,999.....	4,189	805	3,384	70 to 79 percent.....	570	78	492
\$1,500,000 to \$1,999,999.....	2,905	559	2,346	80 to 89 percent.....	286	44	242
\$2,000,000 to \$2,999,999.....	3,946	1,030	2,916	90 to 99 percent.....	214	34	180
\$3,000,000 or more.....	8,064	2,222	5,841	100 percent or more.....	775	148	627
				Not reported or not computed.....	2,187	470	1,717
Total Outstanding Debt as Percent of Value				Other properties.....	3,733	441	3,292
Less than 20 percent.....	153	5	148	Selected Owner Expenses as Percent of Rental Receipts			
20 to 29 percent.....	294	20	274	Acquired before 1970 <sup>1</sup> .....	24,005	4,930	19,075
30 to 39 percent.....	592	96	495	Less than 20 percent.....	88	2	86
40 to 49 percent.....	1,349	158	1,191	20 to 29 percent.....	242	2	240
50 to 59 percent.....	2,653	335	2,318	30 to 39 percent.....	601	54	547
60 to 69 percent.....	4,162	565	3,598	40 to 49 percent.....	2,047	145	1,902
70 to 79 percent.....	4,912	937	3,975	50 to 59 percent.....	5,114	571	4,543
80 to 89 percent.....	4,185	771	3,414	60 to 69 percent.....	5,595	1,238	4,357
90 to 99 percent.....	3,306	1,027	2,279	70 to 79 percent.....	3,711	1,303	2,407
100 percent or more.....	1,153	446	706	80 to 89 percent.....	1,570	615	955
Not reported.....	5,285	1,094	4,190	90 to 99 percent.....	757	92	665
				100 to 109 percent.....	446	142	304
				110 percent or more.....	1,174	275	899
				Not reported or not computed.....	2,658	490	2,168
				Acquired 1970 and 1971 (part).....	3,732	441	3,291

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 4. Total Mortgage Debt by Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Amount of total mortgage outstanding debt in millions of dollars. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	Total first and junior mortgage debt on—			United States	Total first and junior mortgage debt on—		
	Total proper- ties	Properties with—			Total proper- ties	Properties with—	
		FHA first mortgage	Conven- tional first mortgage			FHA first mortgage	Conven- tional first mortgage
PROPERTY CHARACTERISTICS				PROPERTY CHARACTERISTICS--Continued			
Year Built				Rental Vacancy Losses as Percent of Potential Receipts			
				Acquired before 1970 <sup>1</sup> .....	24,005	4,930	19,075
1969 and 1970 (part).....	4,082	779	3,303	Less than 1.0 percent.....	8,106	2,124	5,982
1967 and 1968.....	5,188	871	4,316	1.0 to 2.9 percent.....	4,119	913	3,207
1965 and 1966.....	5,004	876	4,127	3.0 to 4.9 percent.....	2,601	455	2,146
1960 to 1964.....	6,699	1,748	4,951	5.0 to 6.9 percent.....	1,357	204	1,153
1950 to 1959.....	3,084	792	2,292	7.0 to 8.9 percent.....	801	165	636
1940 to 1949.....	1,215	212	1,003	9.0 to 10.9 percent.....	900	67	833
1939 or earlier.....	2,017	65	1,952	11.0 to 12.9 percent.....	480	107	373
Not reported.....	754	112	642	13.0 to 14.9 percent.....	363	63	300
				15 percent or more.....	1,490	181	1,308
				Not reported or not computed.....	3,788	651	3,137
				Acquired 1970 and 1971 (part).....	3,732	441	3,291
Value				OWNER CHARACTERISTICS			
Under \$300,000.....	241	-	241	Type of Owner			
\$300,000 to \$399,999.....	233	-	232	Individual.....	4,090	378	3,712
\$400,000 to \$499,999.....	337	16	321	Partnership.....	12,014	1,775	10,239
\$500,000 to \$749,999.....	1,523	86	1,437	Real estate corporation.....	7,122	1,409	5,713
\$750,000 to \$999,999.....	1,688	214	1,474	Real estate investment trust.....	536	132	404
\$1,000,000 to \$1,499,999.....	3,437	442	2,995	Financial institution.....	99	6	94
\$1,500,000 to \$1,999,999.....	2,659	461	2,198	Housing cooperative organization.....	2,522	1,109	1,412
\$2,000,000 to \$2,999,999.....	3,430	762	2,663	Other.....	1,511	628	883
\$3,000,000 to \$4,999,999.....	3,552	744	2,808	Not reported.....	149	19	130
\$5,000,000 or more.....	5,658	1,636	4,021				
Not reported.....	5,285	1,094	4,190				

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
50-or-more-housing-unit properties.....	28,338	1,370	8,310	4,737	9,838	222	1,545	136	234	686	1,260
MORTGAGE CHARACTERISTICS											
Number of Mortgages											
1.....	23,146	1,047	6,637	3,644	8,057	169	1,529	136	174	592	1,162
2.....	4,542	291	1,458	1,000	1,532	32	16	-	56	65	92
3 or more.....	651	31	215	93	249	21	-	-	4	30	6
Form of Debt of First Mortgage											
Mortgage or deed of trust.....	27,995	1,339	8,305	4,683	9,793	217	1,535	136	200	556	1,231
Contract to purchase.....	344	31	5	54	45	5	9	-	34	130	29
Origin of First Mortgage											
Mortgage made at time property acquired.....	14,801	795	2,467	2,880	5,849	148	1,218	131	154	356	802
Mortgage assumed at time property acquired.....	5,483	231	1,443	960	2,221	34	172	2	45	150	225
Mortgage placed later than acquisition of property	8,054	345	4,400	896	1,768	40	155	3	36	180	232
Refinanced mortgage: Same lender.....	4,814	121	2,854	426	1,074	36	59	3	21	84	136
Different lender.....	2,567	130	1,375	396	429	2	83	-	15	60	78
Mortgage placed on property owned free and clear of debt.....	673	94	171	75	264	1	13	-	-	36	18
Purpose of First Mortgage Placed Later Than Acquisition											
Mortgages placed later than acquisition of property.....	8,054	345	4,400	896	1,768	40	155	3	36	180	232
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	2,108	58	1,546	89	276	3	1	-	21	63	52
Secure better terms.....	1,692	54	925	211	392	2	55	-	6	12	35
Provide funds for additions, improvements, or repairs to this property.....	1,660	123	605	223	563	3	18	3	1	62	59
Provide funds for investment in other real estate.....	554	33	208	163	140	-	-	-	1	4	6
Provide funds for other types of investments.....	172	2	90	33	14	27	-	-	-	5	2
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	437	48	163	71	126	-	13	-	-	2	15
Not reported.....	1,430	27	863	107	257	5	67	-	7	33	63
Other properties.....	20,284	1,025	3,910	3,841	8,071	183	1,390	133	198	506	1,027
Year First Mortgage Made or Assumed											
1969 to 1971 (part).....	8,806	533	2,329	1,463	3,063	98	490	113	116	285	317
1967 and 1968.....	6,998	371	1,629	1,473	2,579	50	463	11	94	150	179
1965 and 1966.....	5,293	106	1,708	861	1,843	10	257	5	13	138	352
1960 to 1964.....	5,761	271	2,167	848	1,793	61	224	5	9	72	312
1955 to 1959.....	708	21	182	63	290	2	64	1	-	9	76
1950 to 1954.....	525	38	258	8	152	1	43	-	2	1	23
1949 or earlier.....	246	30	38	20	119	-	5	-	-	32	1
First Mortgage Loan											
Less than \$200,000.....	3,636	254	1,839	450	422	32	2	2	75	385	175
\$200,000 to \$299,999.....	2,162	110	1,039	399	337	7	83	-	12	133	43
\$300,000 to \$399,999.....	2,145	97	724	496	637	7	51	-	5	68	61
\$400,000 to \$499,999.....	2,847	133	595	614	1,277	9	84	-	35	20	81
\$500,000 to \$749,999.....	4,970	267	1,288	1,290	1,842	49	77	1	21	38	97
\$750,000 to \$999,999.....	3,417	96	835	528	1,421	25	347	1	12	15	136
\$1,000,000 to \$1,499,999.....	3,741	109	953	493	1,556	67	317	34	52	24	136
\$1,500,000 to \$1,999,999.....	1,917	79	397	197	854	12	188	47	3	1	140
\$2,000,000 to \$2,999,999.....	1,864	140	388	176	766	6	205	37	6	2	136
\$3,000,000 or more.....	1,639	85	254	95	727	8	193	14	13	-	255
Median.....dollars..	670,000	585,700	493,000	579,300	821,100	824,300	1,204,000	1,824,800	471,900	178,000	1,135,500
First Mortgage Outstanding Debt											
Less than \$200,000.....	4,975	313	2,267	712	801	37	68	2	80	466	228
\$200,000 to \$299,999.....	2,370	160	1,086	399	537	10	64	-	8	71	36
\$300,000 to \$399,999.....	2,885	95	726	656	1,127	5	75	-	30	71	100
\$400,000 to \$499,999.....	2,591	157	657	588	1,038	29	47	-	14	20	42
\$500,000 to \$749,999.....	4,512	179	1,136	1,125	1,742	28	103	2	20	28	150
\$750,000 to \$999,999.....	3,131	97	728	429	1,322	49	367	1	12	14	111
\$1,000,000 to \$1,499,999.....	3,307	105	885	445	1,347	47	261	33	49	14	122
\$1,500,000 to \$1,999,999.....	1,637	78	305	165	721	4	192	47	4	1	120
\$2,000,000 to \$2,999,999.....	1,584	115	338	133	610	7	194	41	5	1	140
\$3,000,000 or more.....	1,346	70	181	86	594	7	175	10	13	-	211
Median.....dollars..	574,600	473,900	411,500	503,000	703,300	761,100	1,091,900	1,824,800	397,200	147,300	917,600



Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS—Continued											
Interest Rate on First Mortgage											
Less than 5.0 percent.....	2,425	91	454	32	408	8	1,135	34	3	6	254
5.0 percent.....	505	14	225	45	136	2	1	—	8	41	32
5.1 to 5.9 percent.....	6,054	211	3,223	355	1,488	40	195	3	20	99	418
6.0 percent.....	5,911	223	1,411	1,021	2,625	47	195	1	78	157	153
6.1 to 6.4 percent.....	1,301	19	210	187	831	4	—	—	1	2	46
6.5 to 6.9 percent.....	3,227	222	578	1,083	1,102	46	—	17	7	67	106
7.0 percent.....	1,528	74	303	402	516	12	—	20	17	134	50
7.1 to 7.4 percent.....	1,013	79	162	254	488	1	—	—	8	11	9
7.5 to 7.9 percent.....	2,349	146	715	448	868	25	12	19	33	45	38
8.0 percent.....	1,528	109	341	307	575	15	—	—	34	73	75
8.1 to 8.4 percent.....	514	12	108	73	315	3	—	—	—	—	4
8.5 to 8.9 percent.....	920	58	306	199	266	10	6	41	7	2	24
9.0 percent.....	439	20	152	143	76	1	—	—	13	18	17
9.1 to 9.9 percent.....	422	77	114	126	92	4	—	—	—	2	8
10.0 percent or more.....	203	14	10	63	53	5	—	—	4	28	26
Median.....	6.0	6.8	6.0	6.9	6.3	6.7	3.4	7.0	7.0	6.8	5.8
Variable Interest Rate on First Mortgage											
Yes.....	3,229	190	622	1,526	608	22	13	—	7	95	146
No.....	25,109	1,180	7,688	3,211	9,231	201	1,532	136	227	591	1,113
Not reported.....	1	—	1	—	—	—	—	—	—	—	—
Term of First Mortgage											
Less than 8 years.....	1,653	152	1,110	70	119	13	—	—	67	77	45
8 to 12 years.....	5,069	181	4,115	129	269	33	1	2	22	159	159
13 to 17 years.....	2,477	195	582	446	1,003	17	8	—	15	134	78
18 to 22 years.....	7,293	415	765	1,490	4,149	79	41	—	40	106	208
23 to 27 years.....	7,127	204	727	2,450	3,347	44	84	1	44	77	150
28 to 32 years.....	734	22	185	114	222	6	66	—	3	21	95
33 to 37 years.....	548	49	148	2	238	2	48	—	—	6	56
38 years or more.....	2,994	109	475	21	469	27	1,296	133	4	7	451
No stated term.....	443	43	203	15	23	2	1	—	39	99	18
Median.....	21.2	19.6	11.5	23.4	22.2	20.9	22.6	19.4	15.6	15.1	27.3
Location of First Mortgage Holder											
Property in Northeast region.....	11,818	280	7,635	967	1,470	97	328	22	109	326	586
Lender in Northeast.....	11,245	278	7,629	966	1,320	92	—	—	108	297	555
Lender in North Central.....	66	1	1	—	45	1	—	—	1	—	17
Lender in South.....	408	1	2	—	16	2	328	22	—	27	10
Lender in West.....	5	—	—	1	—	1	—	—	—	—	2
Lender outside United States.....	89	—	—	—	89	—	—	—	—	—	—
Not reported.....	6	—	3	—	—	—	—	—	—	2	2
Property in North Central region.....	4,561	493	71	1,059	1,866	13	561	20	27	164	288
Lender in Northeast.....	1,407	37	54	27	1,211	—	—	—	—	—	77
Lender in North Central.....	2,227	452	16	1,030	384	11	—	—	27	103	205
Lender in South.....	700	4	—	2	78	—	561	20	—	33	2
Lender in West.....	18	—	—	—	12	—	—	—	—	2	4
Lender outside United States.....	209	—	—	—	180	2	—	—	—	27	—
Not reported.....	1	—	—	—	1	—	—	—	—	—	—
Property in South region.....	7,938	349	395	946	5,376	92	431	52	43	31	223
Lender in Northeast.....	4,081	115	263	78	3,505	3	—	—	—	2	115
Lender in North Central.....	549	68	9	31	420	5	—	—	3	—	14
Lender in South.....	3,082	161	123	837	1,231	84	431	52	39	29	94
Lender in West.....	28	6	—	—	23	—	—	—	—	—	—
Lender outside United States.....	196	—	—	—	196	—	—	—	—	—	—
Not reported.....	2	—	—	—	1	—	—	—	1	—	—
Property in West region.....	4,020	248	210	1,764	1,126	21	225	41	56	165	163
Lender in Northeast.....	1,044	50	118	10	840	2	—	—	—	—	24
Lender in North Central.....	256	1	10	27	145	—	—	—	—	20	53
Lender in South.....	289	—	—	2	19	—	225	41	—	—	3
Lender in West.....	2,367	197	81	1,726	60	19	—	—	56	145	83
Lender outside United States.....	63	—	—	—	63	—	—	—	—	—	—
Not reported.....	1	1	—	—	—	—	—	—	—	—	—
Servicing of First Mortgage											
Holder.....	19,735	1,055	7,457	4,413	3,913	165	938	126	209	549	908
Agent.....	8,603	315	853	323	5,925	58	606	9	25	137	351
Holder's Acquisition of First Mortgage											
Originated by holder.....	20,019	1,096	7,086	4,252	5,511	175	347	14	192	582	764
Purchased from present servicer.....	4,811	192	583	212	3,487	13	143	—	3	21	157
Purchased from someone else.....	3,081	59	561	211	734	33	1,047	122	16	55	244
Not reported.....	428	23	80	61	107	2	8	—	23	29	95

Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE CHARACTERISTICS-Continued											
First Mortgagee Participation in Property Income											
Yes.....	1,026	18	68	115	730	8	-	-	5	38	43
No.....	27,305	1,352	8,242	4,613	9,109	215	1,545	136	229	648	1,216
Not reported.....	8	-	-	8	-	-	-	-	-	-	-
First Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	20,185	1,022	3,850	3,835	8,048	183	1,389	133	196	503	1,026
Less than 40 percent.....	498	26	128	86	152	2	1	-	47	28	27
40 to 49 percent.....	504	25	128	30	261	2	1	-	2	47	7
50 to 59 percent.....	1,013	70	286	181	375	7	43	-	2	18	30
60 to 69 percent.....	2,079	108	561	521	766	15	22	1	4	47	34
70 to 79 percent.....	3,291	171	593	751	1,422	26	40	-	8	128	151
80 to 89 percent.....	4,471	191	709	866	1,902	19	310	32	59	113	272
90 to 94 percent.....	2,178	89	383	411	819	48	218	1	10	38	161
95 to 99 percent.....	1,736	64	312	246	708	41	222	29	31	12	70
100 percent or more.....	2,268	99	247	399	797	12	432	67	11	41	162
Not reported.....	2,147	179	502	343	846	10	101	3	22	31	111
Median.....	83	81	79	82	83	91	95	96	84	77	87
Other properties.....	8,154	348	4,460	902	1,791	40	156	3	38	183	234
Total Mortgage Loan as Percent of Purchase Price											
Acquired by purchase with first mortgage made or assumed at time of purchase.....	20,185	1,022	3,850	3,835	8,048	183	1,389	133	196	503	1,026
Less than 40 percent.....	242	22	52	35	86	-	1	-	3	18	25
40 to 49 percent.....	304	8	62	29	154	-	1	-	2	41	7
50 to 59 percent.....	552	49	94	94	227	4	29	-	23	13	19
60 to 69 percent.....	1,375	91	240	376	565	3	36	1	-	37	26
70 to 79 percent.....	2,811	111	614	568	1,183	26	40	-	6	122	140
80 to 89 percent.....	5,109	180	1,014	987	2,106	24	310	32	78	126	254
90 to 94 percent.....	2,581	139	505	517	940	37	218	1	16	38	171
95 to 99 percent.....	2,172	100	383	328	920	64	221	29	31	19	78
100 percent or more.....	2,890	144	385	558	1,022	15	433	67	13	59	195
Not reported.....	2,147	179	502	343	846	10	101	3	22	31	111
Median.....	87	87	86	86	86	93	95	96	86	80	89
Other properties.....	8,154	348	4,460	902	1,791	40	156	3	38	183	234
First Mortgage Outstanding Debt as Percent of Value											
Less than 20 percent.....	1,179	153	297	203	346	4	17	-	27	60	72
20 to 29 percent.....	1,028	89	342	161	311	2	22	-	26	24	51
30 to 39 percent.....	1,404	56	385	199	579	12	38	-	5	97	33
40 to 49 percent.....	2,376	104	727	461	853	7	44	1	3	97	79
50 to 59 percent.....	3,767	187	1,078	711	1,479	20	100	-	10	30	152
60 to 69 percent.....	4,462	179	1,195	928	1,752	59	98	5	17	123	106
70 to 79 percent.....	4,079	147	980	789	1,551	61	248	30	20	64	188
80 to 89 percent.....	2,379	100	473	403	786	7	319	30	48	19	196
90 to 99 percent.....	1,682	84	343	199	569	30	293	53	17	37	57
100 percent or more.....	546	14	182	39	83	5	176	12	10	9	17
Not reported.....	5,438	258	2,310	644	1,530	16	189	5	51	127	309
Median.....	63	58	61	63	63	69	83	89	71	50	68
Total Outstanding Debt as Percent of Value											
Less than 20 percent.....	1,062	145	272	197	303	4	17	-	6	48	70
20 to 29 percent.....	790	73	253	116	251	-	22	-	4	20	51
30 to 39 percent.....	1,182	49	329	186	453	3	38	-	1	94	30
40 to 49 percent.....	2,007	78	654	307	734	14	44	1	24	86	64
50 to 59 percent.....	3,409	157	918	622	1,404	11	85	-	34	31	148
60 to 69 percent.....	4,277	222	1,044	929	1,682	37	113	5	17	122	105
70 to 79 percent.....	4,481	125	1,152	924	1,624	90	247	30	17	79	192
80 to 89 percent.....	2,842	145	622	466	967	11	320	30	52	25	203
90 to 99 percent.....	2,017	78	435	281	720	31	293	53	15	44	65
100 percent or more.....	834	39	321	65	170	7	176	12	13	10	21
Not reported.....	5,438	258	2,310	644	1,530	16	189	5	51	127	309
Median.....	67	62	65	66	66	73	83	89	73	60	70
MORTGAGE PAYMENTS AND OTHER EXPENSES											
Method of Payment of First Mortgage											
Regular payments required.....	28,331	1,370	8,310	4,737	9,838	222	1,545	136	230	685	1,258
Interest and principal.....	27,312	1,284	7,783	4,715	9,777	208	1,514	136	163	583	1,150
Fully amortized.....	19,207	958	2,277	4,445	8,341	172	1,512	134	110	387	872
Partially amortized.....	8,105	326	5,506	271	1,436	36	2	2	53	196	278
Principal only.....	9	1	3	-	-	5	-	-	-	-	-
Fully amortized.....	8	1	2	-	-	5	-	-	-	-	-
Partially amortized.....	1	-	1	-	-	-	-	-	-	-	-
Interest only.....	1,009	85	524	21	61	10	31	-	67	102	108
No regular payment required.....	8	-	-	-	-	-	-	-	4	1	2



Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES-Continued											
Items Included in First Mortgage Payment											
Regular payments of both interest and principal.....	27,312	1,284	7,783	4,715	9,777	208	1,514	136	163	583	1,150
Real estate taxes and property insurance.....	7,824	374	1,181	1,405	3,061	76	868	123	22	52	661
With no other items.....	4,392	208	449	1,298	2,077	47	43	-	17	44	208
With other items.....	3,432	166	732	107	984	30	825	123	5	8	453
Real estate taxes only.....	4,749	198	1,087	1,271	1,985	46	17	-	19	45	82
Property insurance only.....	75	3	1	44	19	-	-	-	-	-	8
Other combinations or no other items.....	14,664	709	5,514	1,995	4,713	86	629	13	122	485	399
No regular payments of interest and principal.....	1,026	86	527	21	61	15	31	-	71	104	110
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit											
Regular monthly payments of interest and/or principal.....	28,331	1,370	8,310	4,737	9,838	222	1,545	136	230	685	1,258
Less than \$50.....	12,904	660	5,392	1,857	2,736	62	889	37	114	619	538
\$50 to \$59.....	4,388	183	780	785	2,055	47	371	9	24	15	119
\$60 to \$69.....	3,952	106	665	826	1,955	47	133	8	12	22	177
\$70 to \$79.....	2,533	169	575	426	1,140	21	56	10	16	2	119
\$80 to \$89.....	1,579	99	282	338	656	7	27	16	43	17	96
\$90 to \$99.....	1,027	56	181	211	444	2	22	23	15	5	68
\$100 to \$119.....	1,003	56	276	127	381	26	21	30	4	4	78
\$120 to \$149.....	509	17	94	72	248	4	23	4	-	2	44
\$150 to \$174.....	169	5	25	23	104	3	2	-	-	-	7
\$175 to \$199.....	69	4	9	4	40	1	-	-	-	-	12
\$200 to \$249.....	94	2	19	2	69	1	-	-	-	-	1
\$250 to \$299.....	78	-	6	63	7	-	-	-	1	-	-
\$300 or more.....	26	12	7	1	4	-	-	-	2	-	-
Median.....dollars..	52	51	38	56	60	60	43	83	50	27	57
Mean.....dollars..	55	54	44	59	64	63	49	76	52	25	59
No regular payments required.....	8	-	-	-	-	-	-	-	4	1	2
Current Status of First Mortgage Payments											
Current or ahead of schedule.....	27,145	1,320	8,115	4,575	9,442	183	1,379	123	223	645	1,140
Delinquent (30 days or more).....	1,009	40	111	136	367	37	166	11	6	30	106
1 to 3 payments.....	691	33	83	96	320	15	71	10	3	7	52
4 or more payments.....	318	7	28	39	46	22	94	1	3	23	54
Foreclosure in process.....	114	5	19	29	17	-	21	-	2	21	1
Foreclosure not in process.....	204	2	10	11	29	22	73	1	1	2	53
Not reported.....	177	10	84	26	30	2	-	1	2	9	11
No regular payments required.....	8	-	-	-	-	-	-	-	4	1	2
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts											
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	24,909	1,144	7,707	4,176	8,472	166	1,293	86	186	598	1,081
Less than 20 percent.....	2,803	189	1,531	203	454	1	34	-	77	246	69
20 to 29 percent.....	4,162	197	2,418	401	819	41	74	8	10	53	139
30 to 39 percent.....	6,437	244	1,701	1,263	2,470	36	238	18	19	98	350
40 to 49 percent.....	5,545	240	661	1,035	2,635	43	583	21	21	56	251
50 to 59 percent.....	1,852	125	337	467	668	3	137	-	9	14	92
60 to 69 percent.....	698	22	102	140	314	4	28	-	20	24	45
70 to 79 percent.....	290	12	57	89	86	-	24	-	3	7	12
80 to 89 percent.....	228	11	15	68	98	-	20	9	1	2	6
90 to 99 percent.....	90	1	6	22	53	-	7	-	-	-	1
100 percent or more.....	372	19	91	58	128	2	21	28	2	4	19
Not reported or not computed.....	2,431	84	789	430	746	38	127	2	24	95	96
Median.....	36	35	27	40	40	36	44	47	24	21	38
Other properties.....	3,190	181	579	538	1,266	56	220	42	48	85	175
Real Estate Tax Per \$1,000 Value											
Acquired before 1970.....	25,022	1,156	7,710	4,199	8,534	166	1,295	86	191	601	1,085
Less than \$10.....	1,026	76	168	140	429	2	136	23	1	2	48
\$10 to \$14.....	1,868	91	172	335	1,010	31	139	4	5	13	68
\$15 to \$19.....	3,031	163	268	521	1,617	11	238	31	18	67	97
\$20 to \$24.....	3,232	125	304	901	1,470	10	230	15	9	63	105
\$25 to \$29.....	2,300	155	324	640	825	22	174	-	29	35	96
\$30 to \$39.....	2,394	119	676	503	749	39	51	1	34	50	171
\$40 to \$49.....	1,921	94	1,010	228	373	7	23	-	23	61	100
\$50 to \$59.....	1,382	19	934	125	205	3	22	-	8	18	48
\$60 or more.....	2,124	54	1,463	127	222	28	34	-	12	134	50
Not reported or not computed.....	5,744	260	2,389	678	1,634	13	247	11	51	158	302
Median.....dollars..	26	24	47	24	21	30	20	16	32	38	28
Acquired 1970 and 1971 (part).....	3,316	214	600	538	1,305	56	250	50	44	85	174

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
MORTGAGE PAYMENTS AND OTHER EXPENSES-Continued											
Real Estate Tax as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	24,917	1,144	7,707	4,176	8,472	166	1,293	86	191	599	1,083
Less than 5 percent.....	317	21	34	39	126	-	47	17	-	20	12
5 to 9 percent.....	2,435	207	286	413	1,287	13	107	4	16	57	44
10 to 14 percent.....	4,844	209	387	963	2,769	27	153	8	12	95	220
15 to 19 percent.....	4,135	298	617	1,121	1,433	37	245	28	35	104	215
20 to 24 percent.....	3,717	104	1,578	520	962	9	227	15	41	69	192
25 to 29 percent.....	3,889	92	2,349	342	663	36	167	2	10	71	156
30 to 34 percent.....	1,563	66	1,022	157	152	4	67	-	10	13	71
35 to 39 percent.....	444	15	244	60	69	2	16	-	16	5	17
40 percent or more.....	654	9	270	80	125	-	70	2	26	42	32
Not reported or not computed.....	2,920	123	921	479	884	38	195	8	24	124	123
Median.....	19	16	26	16	14	18	19	16	22	18	19
Acquired 1970 and 1971 (part).....	3,182	181	579	538	1,266	56	220	42	44	83	173
Selected Owner Expenses as Percent of Rental Receipts											
Acquired before 1970 <sup>1</sup> .....	24,917	1,144	7,707	4,176	8,472	166	1,293	86	191	599	1,083
Less than 20 percent.....	187	8	63	37	25	-	1	-	1	45	6
20 to 29 percent.....	380	71	60	50	105	-	24	-	22	25	22
30 to 39 percent.....	1,223	136	445	160	302	2	57	-	13	71	36
40 to 49 percent.....	3,381	129	1,290	486	1,200	8	44	-	5	93	126
50 to 59 percent.....	6,006	226	1,728	1,027	2,444	70	152	2	46	93	219
60 to 69 percent.....	5,189	212	1,681	890	1,657	34	349	27	6	92	240
70 to 79 percent.....	2,677	125	728	471	846	5	308	10	19	23	143
80 to 89 percent.....	1,080	88	293	216	273	6	68	6	3	11	115
90 to 99 percent.....	642	9	167	162	195	2	56	-	2	29	22
100 to 109 percent.....	313	3	59	65	119	-	33	-	20	4	10
110 percent or more.....	816	39	190	149	264	2	69	38	25	10	29
Not reported or not computed.....	3,022	97	1,004	463	1,040	38	133	2	28	103	114
Median.....	59	57	58	61	58	57	68	84	58	51	63
Acquired 1970 and 1971 (part).....	3,182	181	579	538	1,266	56	220	42	44	83	173
PROPERTY CHARACTERISTICS											
Location by Size of Place											
Inside SMSA's.....	26,962	1,326	8,086	4,472	9,161	213	1,418	136	219	685	1,245
1,000,000 or more.....	9,202	288	5,593	739	1,303	52	166	6	97	374	584
250,000 to 999,999.....	4,874	300	370	934	2,359	67	357	62	30	158	237
50,000 to 249,999.....	5,606	330	784	1,120	2,387	45	592	44	34	102	167
10,000 to 49,999.....	3,712	193	660	946	1,500	23	176	14	22	41	137
Less than 10,000 and rural.....	3,568	215	678	733	1,612	25	127	9	37	11	121
Outside SMSA's.....	1,377	44	224	265	677	9	126	-	15	1	15
10,000 or more.....	828	34	79	145	429	5	120	-	15	1	1
2,500 to 9,999.....	357	7	60	82	185	5	4	-	-	-	14
Less than 2,500 and rural.....	192	3	86	38	63	-	2	-	-	-	-
Number of Housing Units											
50 to 74.....	11,432	577	3,802	2,454	3,231	93	394	3	118	431	329
75 to 99.....	5,754	221	1,773	1,026	1,870	38	361	20	58	186	201
100 to 149.....	5,324	227	1,509	685	2,235	54	244	28	21	51	271
150 to 199.....	2,516	137	603	332	1,018	5	207	63	18	8	125
200 to 299.....	1,875	140	381	148	814	21	193	13	12	10	142
300 to 499.....	1,048	50	191	71	492	8	108	8	3	-	116
500 to 999.....	343	16	46	21	162	2	35	-	4	-	57
1,000 or more.....	46	2	6	-	16	-	3	-	-	-	19
Year Built											
1969 and 1970 (part).....	2,795	193	275	569	1,349	60	210	80	12	10	37
1967 and 1968.....	4,052	200	498	817	1,995	30	354	26	38	7	86
1965 and 1966.....	3,467	150	377	653	1,897	24	208	3	20	9	126
1960 to 1964.....	5,932	215	1,017	1,485	2,302	44	370	4	55	57	382
1950 to 1959.....	3,126	117	1,432	304	791	19	221	6	15	13	208
1940 to 1949.....	1,794	139	731	173	522	3	99	-	6	19	101
1939 or earlier.....	6,384	329	3,699	629	712	38	53	4	83	542	294
Not reported.....	789	26	281	107	269	5	30	12	4	29	26

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

United States	Total	Holder of first mortgage									Other
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	
PROPERTY CHARACTERISTICS—Continued											
Purchase Price Per Housing Unit											
Properties acquired by purchase 1967 to 1971 (part).....	12,616	707	2,140	2,685	4,979	137	901	123	174	327	443
Less than \$5,000.....	1,004	101	301	154	112	-	54	-	30	138	116
\$5,000 to \$7,499.....	1,267	65	266	330	408	24	36	-	6	95	39
\$7,500 to \$9,999.....	2,695	146	363	722	1,235	30	62	9	49	37	41
\$10,000 to \$12,499.....	3,038	144	445	725	1,375	36	189	36	11	27	49
\$12,500 to \$14,999.....	1,594	91	233	256	671	5	219	22	38	11	49
\$15,000 to \$17,499.....	814	38	92	136	309	6	163	28	23	3	15
\$17,500 to \$19,999.....	473	9	91	49	206	24	49	21	2	8	14
\$20,000 to \$24,999.....	365	6	48	37	183	4	39	3	-	1	44
\$25,000 to \$29,999.....	170	5	35	21	72	-	28	-	-	-	8
\$30,000 to \$34,999.....	84	13	6	15	40	-	-	-	-	-	11
\$35,000 to \$39,999.....	15	2	5	-	5	1	-	-	-	-	2
\$40,000 to \$49,999.....	45	-	9	22	14	-	-	-	-	-	-
\$50,000 or more.....	77	12	13	27	21	1	-	-	-	2	1
Not reported.....	975	75	232	193	328	6	62	3	16	5	55
Median.....dollars..	10,700	10,100	10,100	10,100	11,000	10,800	13,400	14,100	9,700	5,600	10,000
Other properties.....	15,723	662	6,170	2,052	4,860	85	644	13	60	360	817
Value											
Under \$300,000.....	2,036	131	1,050	265	197	26	19	-	30	237	82
\$300,000 to \$399,999.....	1,137	74	515	186	161	3	31	-	7	99	61
\$400,000 to \$499,999.....	1,258	102	396	254	353	4	60	-	4	70	16
\$500,000 to \$749,999.....	3,943	177	958	968	1,455	35	69	-	37	74	170
\$750,000 to \$999,999.....	2,989	98	603	805	1,102	21	254	1	20	31	54
\$1,000,000 to \$1,499,999.....	4,385	160	961	783	1,979	70	222	5	50	24	132
\$1,500,000 to \$1,999,999.....	2,427	63	626	372	966	16	216	45	14	17	93
\$2,000,000 to \$2,999,999.....	2,180	148	430	254	901	18	261	61	5	1	101
\$3,000,000 to \$4,999,999.....	1,489	106	301	152	673	7	126	10	12	5	96
\$5,000,000 or more.....	1,056	52	162	55	522	7	99	9	3	2	145
Not reported.....	5,438	258	2,310	644	1,530	16	189	5	51	127	309
Median.....dollars..	1,009,900	935,000	783,900	865,900	1,223,900	1,105,300	1,554,300	2,200,900	907,300	343,300	1,348,900
Monthly Rental Receipts Per Housing Unit											
Acquired before 1970 <sup>1</sup> .....	24,917	1,144	7,707	4,176	8,472	166	1,293	86	191	599	1,083
Less than \$50.....	492	70	101	110	72	-	38	-	47	34	21
\$50 to \$59.....	313	32	60	40	51	-	55	-	-	60	15
\$60 to \$69.....	521	42	101	90	122	-	71	17	-	63	14
\$70 to \$79.....	826	34	364	152	96	2	69	3	4	78	23
\$80 to \$89.....	1,326	33	612	176	314	-	72	8	4	76	32
\$90 to \$99.....	1,679	108	771	236	279	1	176	19	5	45	38
\$100 to \$119.....	3,356	142	1,144	542	927	46	324	21	10	63	137
\$120 to \$149.....	5,752	245	1,203	1,209	2,460	26	209	14	61	64	261
\$150 to \$174.....	3,758	193	996	724	1,571	39	101	-	11	8	113
\$175 to \$199.....	1,787	38	628	246	698	5	19	-	15	3	136
\$200 to \$249.....	1,305	34	465	125	563	5	11	1	3	8	89
\$250 to \$299.....	648	53	214	50	264	3	3	-	2	3	57
\$300 or more.....	724	33	260	47	309	2	20	-	3	-	50
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	2,431	84	789	430	746	38	127	2	24	95	96
Median.....dollars..	134	128	127	133	144	137	106	97	126	82	144
Mean.....dollars..	144	139	143	135	156	148	111	100	119	88	161
Acquired 1970 and 1971 (part).....	3,182	181	579	538	1,266	56	220	42	44	83	173
Rental Receipts as Percent of Value											
Acquired before 1970 <sup>1</sup> .....	24,917	1,144	7,707	4,176	8,472	166	1,293	86	191	599	1,083
Less than 5 percent.....	223	10	69	35	46	-	32	17	1	6	7
5 to 9 percent.....	1,356	41	163	172	353	4	465	23	23	5	108
10 to 14 percent.....	6,022	340	1,041	1,389	2,496	18	334	40	60	80	225
15 to 19 percent.....	6,511	280	1,661	1,264	2,690	52	147	-	31	107	278
20 to 24 percent.....	2,313	103	1,074	238	700	21	22	-	9	71	74
25 to 29 percent.....	1,030	44	586	110	197	1	13	-	2	34	44
30 to 39 percent.....	893	42	489	133	140	27	21	-	3	24	14
40 percent or more.....	395	37	149	59	29	1	-	-	4	107	9
Not reported or not computed.....	6,173	247	2,476	776	1,820	41	261	5	57	166	325
Median.....	16	16	19	15	15	18	10	9	13	21	15
Acquired 1970 and 1971 (part).....	3,182	181	579	538	1,266	56	220	42	44	83	173

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 5. Holder of First Mortgage, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total	Holder of first mortgage									
		Com- mercial bank or trust company	Mutual savings bank	Savings and loan associa- tion	Life insurance company	Mortgage company	Federal agency	Federal National Mortgage Associa- tion	Real estate or con- struction company	Indi- vidual or indi- vidual's estate	Other
PROPERTY CHARACTERISTICS—Continued											
Rental Vacancy Losses as a Percent of Potential Receipts											
Acquired before 1970 <sup>1</sup> .....	24,917	1,144	7,707	4,176	8,472	166	1,293	86	191	599	1,083
Less than 1.0 percent.....	7,732	218	3,742	818	1,647	42	514	45	84	153	470
1.0 to 2.9 percent.....	4,133	199	1,090	629	1,728	17	199	13	13	69	178
3.0 to 4.9 percent.....	2,562	111	399	697	1,057	6	169	5	20	38	61
5.0 to 6.9 percent.....	1,673	94	311	401	681	24	71	1	4	43	43
7.0 to 8.9 percent.....	884	63	102	140	468	4	23	—	—	37	46
9.0 to 10.9 percent.....	982	40	83	317	453	2	37	—	5	12	35
11.0 to 12.9 percent.....	452	19	34	89	239	2	8	1	—	6	54
13.0 to 14.9 percent.....	388	51	28	79	204	2	2	—	3	9	7
15 percent or more.....	1,559	145	144	335	715	22	81	18	6	65	28
Not reported or not computed.....	4,555	205	1,776	672	1,280	46	187	2	58	167	162
Median.....	2.1	3.9	0.8	3.9	3.4	4.1	1.3	0.9	0.8	2.8	0.9
Acquired 1970 and 1971 (part).....	3,192	181	579	538	1,266	56	220	42	44	83	173

<sup>1</sup>Excludes properties with less than half of the units in the rental market during all of the year preceding survey.



Table 6. First Mortgage Loan, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Mortgages made 1967 to 1971 (part) excluding assumptions. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Amount of first mortgage loan											Median (dollars)
	Total	Less than \$200,000	\$200,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 to \$749,999	\$750,000 to \$999,999	\$1,000,000 to \$1,499,999	\$1,500,000 to \$1,999,999	\$2,000,000 to \$2,999,999	\$3,000,000 or more	
50-or-more-housing-unit mortgaged properties.....	11,805	1,380	616	688	982	2,053	1,539	1,876	968	968	735	779,600
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	10,233	1,236	514	597	790	1,741	1,389	1,661	807	847	651	792,800
2.....	1,424	137	71	88	185	283	146	191	143	106	75	704,900
3 or more.....	147	8	32	3	6	29	3	24	18	15	9	711,500
Origin of First Mortgage												
Mortgage made at time property acquired.....	7,875	337	298	386	641	1,576	1,167	1,454	795	677	545	899,800
Mortgage placed later than acquisition of property.....	3,930	1,043	319	303	340	477	372	422	173	291	189	488,100
Refinanced mortgage: Same lender.....	2,346	654	194	132	207	304	249	204	122	168	113	493,400
Different lender.....	1,136	246	112	123	86	157	103	151	29	80	52	502,900
Mortgage placed on a property owned free and clear of debt.....	447	144	12	48	48	16	21	67	22	44	26	440,700
Purpose of First Mortgage Placed Later Than Acquisition												
Mortgages placed later than acquisition of property.....	3,930	1,043	319	303	340	477	372	422	173	291	189	488,100
Renew or extend loan that had fallen due, without increasing the outstanding balance....	1,085	439	137	93	101	88	88	69	18	39	12	275,300
Secure better terms.....	639	98	56	67	75	69	56	90	41	43	46	587,800
Provide funds for additions, improvements, or repairs to this property.....	947	168	45	68	72	152	120	110	53	118	40	697,500
Provide funds for investment in other real estate.....	261	38	12	19	11	67	34	34	7	23	14	689,500
Provide funds for other types of investments...	38	5	7	2	4	5	6	5	3	-	2	...
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	227	27	11	23	32	44	12	9	12	28	29	615,500
Not reported.....	732	269	51	31	45	52	57	105	38	39	46	433,900
Other properties.....	7,875	337	298	386	641	1,576	1,167	1,454	795	677	545	899,800
Total Mortgage Loan												
Less than \$200,000.....	1,271	1,271	-	-	-	-	-	-	-	-	-	100,000
\$200,000 to \$299,999.....	624	72	552	-	-	-	-	-	-	-	-	243,400
\$300,000 to \$399,999.....	694	26	43	626	-	-	-	-	-	-	-	344,500
\$400,000 to \$499,999.....	931	8	14	44	865	-	-	-	-	-	-	446,100
\$500,000 to \$749,999.....	2,047	3	6	18	113	1,906	-	-	-	-	-	615,700
\$750,000 to \$999,999.....	1,603	1	1	-	4	142	1,454	-	-	-	-	862,200
\$1,000,000 to \$1,499,999.....	1,868	-	-	-	0	3	80	1,785	-	-	-	1,238,200
\$1,500,000 to \$1,999,999.....	955	-	-	-	-	1	4	87	862	-	-	1,723,200
\$2,000,000 to \$2,999,999.....	1,015	-	-	-	-	-	-	3	99	914	-	2,446,900
\$3,000,000 or more.....	796	-	-	-	-	-	-	1	6	54	736	4,107,100
Median.....dollars.	802,300	108,600	255,800	354,900	456,700	634,600	882,200	1,262,700	1,780,500	2,405,900	4,353,900	...
Interest Rate on First Mortgage												
Less than 5.0 percent.....	617	7	21	17	18	8	125	141	89	110	82	1,396,500
5.0 percent.....	47	2	3	1	1	26	11	1	-	-	3	...
5.1 to 5.9 percent.....	434	84	38	26	15	18	31	41	26	70	86	1,055,400
6.0 percent.....	1,247	188	75	106	80	200	146	206	81	92	74	719,400
6.1 to 6.4 percent.....	283	62	6	6	11	26	51	34	5	35	53	915,700
6.5 to 6.9 percent.....	1,740	169	116	79	169	361	173	290	130	150	103	733,200
7.0 percent.....	1,086	98	76	57	128	204	159	196	97	35	35	725,000
7.1 to 7.4 percent.....	779	76	20	14	117	197	104	117	77	33	23	705,500
7.5 to 7.9 percent.....	1,963	203	104	176	100	292	294	392	157	149	97	840,100
8.0 percent.....	1,348	209	50	69	131	240	160	195	131	97	68	725,400
8.1 to 8.4 percent.....	449	27	8	7	20	138	79	43	71	35	23	830,900
8.5 to 8.9 percent.....	831	73	36	56	129	115	92	117	50	108	56	770,300
9.0 percent.....	407	59	18	43	16	106	82	31	5	37	12	661,400
9.1 to 9.9 percent.....	402	90	25	9	6	117	26	60	38	17	13	649,200
10.0 percent or more.....	166	36	20	24	40	6	5	11	10	3	11	409,000
Median.....	7.3	7.4	7.1	7.5	7.3	7.4	7.3	7.2	7.3	7.1	6.9	...
Variable Interest Rate on First Mortgage												
Yes.....	1,637	173	128	165	254	346	157	150	60	130	74	571,200
No.....	10,167	1,207	488	523	728	1,706	1,382	1,726	908	838	659	827,800
Not reported.....	1	-	-	-	-	1	-	-	-	-	-	...

Table 6 First Mortgage Loan, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Mortgages made 1967 to 1971 (part) excluding assumptions. Data base on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## United States

## MORTGAGE CHARACTERISTICS--Continued

## Term of First Mortgage

Less than 8 years.....	1,391	774	166	69	72	99	64	67	19	36	27	179,700
8 to 12 years.....	1,283	329	193	103	83	149	156	98	62	66	43	419,400
13 to 17 years.....	1,013	81	96	96	99	142	152	130	84	69	64	736,100
18 to 22 years.....	2,491	114	94	237	422	658	341	262	182	102	79	643,900
23 to 27 years.....	3,842	4	34	139	239	850	610	870	424	404	269	1,025,700
28 to 32 years.....	262	5	2	20	4	59	6	56	35	18	59	1,324,900
33 to 37 years.....	73	-	-	-	-	6	12	19	2	19	13	1,459,100
38 years or more.....	1,248	2	2	13	38	62	194	350	160	252	177	1,448,100
No stated term.....	202	71	29	11	26	28	4	24	-	2	5	301,700
Median.....	22.2	6.9	11.2	19.4	20.6	22.7	23.4	25.1	24.6	25.5	25.8	...

## Servicing of First Mortgage

Holder.....	8,020	1,199	531	514	697	1,386	878	1,172	616	577	450	692,700
Agent.....	3,785	182	85	174	285	667	660	704	352	391	286	939,300

## Holder's Acquisition of First Mortgage

Originated by holder.....	8,251	1,186	553	546	700	1,420	1,019	1,124	588	628	487	700,900
Purchased from present servicer.....	2,092	17	33	103	236	472	292	457	208	154	118	908,100
Purchased from someone else.....	1,330	146	20	34	46	145	205	267	162	181	125	1,130,600
Not reported.....	131	32	10	6	-	16	23	27	9	4	4	773,400

## First Mortgagee Participation in Property Income

Yes.....	900	67	5	2	62	123	144	210	81	113	94	1,114,500
No.....	10,905	1,314	612	687	920	1,930	1,395	1,666	886	855	640	748,800
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-

## First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made at time of purchase.....	7,875	337	298	386	641	1,576	1,167	1,454	795	677	545	899,800
Less than 40 percent.....	118	62	7	1	15	3	5	2	16	6	-	190,100
40 to 49 percent.....	114	17	21	1	27	13	3	17	-	13	2	468,500
50 to 59 percent.....	203	10	8	32	33	40	22	27	3	7	20	611,600
60 to 69 percent.....	597	62	102	77	48	106	29	104	33	35	3	525,100
70 to 79 percent.....	1,177	75	46	89	119	215	174	183	111	113	52	814,200
80 to 89 percent.....	1,997	48	24	75	184	465	323	391	203	138	146	906,800
90 to 94 percent.....	1,058	-	32	35	91	245	166	188	111	114	76	940,700
95 to 99 percent.....	784	2	3	26	11	158	175	144	96	75	94	1,059,400
100 percent or more.....	1,191	28	4	22	86	224	183	267	159	109	109	1,091,200
Not reported.....	636	33	51	28	29	106	87	130	63	66	44	954,800
Median.....	87	70	68	77	83	87	89	88	90	89	92	...
Other properties.....	3,930	1,043	319	303	340	477	372	422	173	291	189	488,100

## MORTGAGE PAYMENTS AND OTHER EXPENSES

## Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....	9,868	1,223	534	575	885	1,814	1,215	1,569	707	744	600	736,500
Less than 20 percent.....	870	627	75	32	22	36	14	27	14	8	14	138,800
20 to 29 percent.....	931	284	160	122	94	94	64	49	12	37	15	317,700
30 to 39 percent.....	1,735	41	164	152	245	371	195	238	93	150	87	679,200
40 to 49 percent.....	2,597	32	33	177	200	570	446	508	258	182	191	910,700
50 to 59 percent.....	1,305	31	10	7	69	402	187	244	85	164	105	927,900
60 to 69 percent.....	614	6	28	5	28	127	125	139	76	33	48	977,600
70 to 79 percent.....	225	2	2	-	70	19	33	23	15	24	38	899,700
80 to 89 percent.....	207	-	-	26	55	33	42	3	11	24	13	674,200
90 to 99 percent.....	89	4	-	6	1	-	1	56	1	16	5	1,295,700
100 percent or more.....	230	19	4	1	2	20	9	67	34	41	31	1,442,600
Not reported or not computed.....	1,064	177	59	47	98	142	99	216	107	66	50	767,600
Median.....	43	16	30	37	41	45	46	47	46	47	48	...
Other properties.....	1,728	128	83	92	71	236	294	286	241	178	119	966,900

## Current Status of First Mortgage Payments

Current or ahead of schedule.....	11,210	1,319	610	677	953	1,978	1,481	1,689	897	907	700	761,600
Delinquent (30 days or more).....	496	36	3	9	26	36	50	172	71	60	34	1,257,200
1 to 3 payments.....	342	33	3	9	8	34	29	129	69	9	18	1,214,400
4 or more payments.....	154	3	-	-	18	2	21	43	2	50	15	1,386,100
Foreclosure in process.....	65	1	-	-	14	-	21	4	2	23	1	...
Foreclosure not in process.....	88	2	-	-	4	2	-	39	-	28	14	1,461,500
Not reported.....	96	26	2	2	3	39	8	15	-	2	1	600,500
No regular payments required.....	3	-	1	1	-	-	-	-	-	-	-	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 6 First Mortgage Loan, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Mortgages made [1967 to 1971] (part) excluding assumptions. Data base on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## United States

United States	Amount of first mortgage loan											
	Total	Less than \$200,000	\$200,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 to \$749,999	\$750,000 to \$999,999	\$1,000,000 to \$1,499,999	\$1,500,000 to \$1,999,999	\$2,000,000 to \$2,999,999	\$3,000,000 or more	Median (dollars)
PROPERTY CHARACTERISTICS												
Year Built												
1969 and 1970 (part).....	2,464	6	1	39	132	534	346	556	334	317	198	1,155,400
1967 and 1968.....	3,533	18	48	146	334	698	610	726	372	319	263	964,000
1965 and 1966.....	963	3	2	39	130	146	144	167	85	113	137	1,057,200
1960 to 1964.....	1,247	23	58	171	151	318	147	161	70	93	56	673,100
1950 to 1959.....	661	14	40	53	94	146	95	96	24	54	44	721,700
1940 to 1949.....	424	112	73	58	22	41	56	28	12	7	14	346,900
1939 or earlier.....	2,162	1,152	358	176	112	112	96	92	20	31	13	187,700
Not reported.....	350	53	36	8	6	57	43	50	51	34	12	835,500
Monthly Rental Receipts Per Housing Unit												
Acquired before 1970 <sup>1</sup> .....	9,870	1,223	535	576	885	1,814	1,215	1,569	707	744	600	736,300
Less than \$50.....	157	87	5	22	5	20	6	1	-	1	10	179,900
\$50 to \$59.....	127	47	8	3	14	5	20	9	9	11	3	443,500
\$60 to \$69.....	213	80	22	36	2	10	13	25	16	8	-	311,400
\$70 to \$79.....	251	113	34	4	5	26	7	45	2	12	2	237,000
\$80 to \$89.....	537	225	51	63	93	16	24	19	11	28	7	286,300
\$90 to \$99.....	531	140	101	83	10	37	42	23	6	57	31	328,900
\$100 to \$119.....	1,148	223	101	63	115	152	168	182	40	55	49	618,300
\$120 to \$149.....	2,372	98	110	128	284	609	376	374	172	123	99	732,900
\$150 to \$174.....	1,695	12	23	83	224	475	224	325	109	133	86	783,500
\$175 to \$199.....	735	9	11	30	15	182	143	103	131	56	55	960,400
\$200 to \$249.....	536	5	7	7	14	94	58	129	51	71	100	1,321,200
\$250 to \$299.....	219	5	3	7	4	6	25	44	19	65	42	1,927,900
\$300 or more.....	285	2	-	1	2	40	9	73	33	58	67	1,746,100
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	1,064	177	59	47	98	142	99	216	107	66	50	7,676
Median.....dollars..	138	88	103	116	135	148	142	149	160	158	200	...
Mean.....dollars..	146	91	109	118	132	152	147	162	168	176	204	...
Acquired 1970 and 1971 (part).....	1,726	128	81	91	71	236	294	286	241	178	119	9,680
OWNER CHARACTERISTICS												
Type of owner												
Individual.....	2,465	246	131	249	390	627	217	289	122	124	72	586,800
Partnership.....	4,855	359	282	217	258	830	692	891	404	510	410	923,500
Real estate corporation.....	3,319	712	155	183	275	441	445	457	344	157	148	688,600
Real estate investment trust.....	113	5	25	-	-	11	11	14	10	22	14	1,137,900
Financial institution.....	55	-	2	2	24	2	13	-	11	-	1	...
Housing cooperative organization.....	291	1	6	4	27	30	69	65	7	43	40	1,070,700
Other.....	651	52	7	33	9	106	83	155	57	106	43	1,119,100
Not reported.....	55	6	9	-	-	5	9	4	13	5	6	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 7. First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	First mortgage loan as percent of purchase price											Median
	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	
50-or-more-housing-unit mortgaged properties.....	11,714	324	303	617	1,340	2,066	2,746	1,202	907	1,301	907	82
MORTGAGE CHARACTERISTICS												
Number of Mortgages												
1.....	8,744	142	134	293	759	1,268	2,210	1,085	845	1,261	747	86
2.....	2,571	159	124	244	479	733	519	97	60	30	127	72
3 or more.....	399	23	45	81	102	66	17	20	2	10	33	63
Interest Rate on First Mortgage												
Less than 5.0 percent.....	672	7	1	38	15	28	93	89	131	180	92	95
5.0 percent.....	41	7	1	1	3	1	-	24	-	1	3	...
5.1 to 5.9 percent.....	1,055	40	53	93	181	133	235	68	91	71	88	78
6.0 percent.....	1,959	132	79	144	343	368	296	151	98	194	153	75
6.1 to 6.4 percent.....	499	5	17	31	79	95	99	32	23	35	82	77
6.5 to 6.9 percent.....	1,697	39	16	85	141	333	395	198	179	150	161	83
7.0 percent.....	1,043	11	72	29	107	216	272	46	65	158	66	81
7.1 to 7.4 percent.....	767	35	8	45	80	144	163	141	35	84	32	83
7.5 to 7.9 percent.....	1,580	15	24	68	133	357	501	141	148	109	83	83
8.0 percent.....	999	5	29	13	85	196	282	138	70	124	58	85
8.1 to 8.4 percent.....	384	-	-	8	31	36	171	51	22	38	27	86
8.5 to 8.9 percent.....	486	2	2	48	7	58	145	76	12	108	28	87
9.0 percent.....	231	3	-	1	33	75	67	16	10	21	4	79
9.1 to 9.9 percent.....	247	5	-	3	99	22	20	29	20	20	27	70
10.0 percent or more.....	55	16	-	9	1	3	8	3	3	9	2	...
Median.....	7.0	6.0	6.7	6.6	6.7	7.0	7.0	7.0	6.8	7.0	6.7	...
Variable Interest Rate on First Mortgage												
Yes.....	1,601	35	51	63	254	373	381	134	70	100	141	78
No.....	10,113	289	252	554	1,086	1,693	2,365	1,068	837	1,201	766	83
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
Term of First Mortgage												
Less than 8 years.....	347	81	14	24	62	48	41	7	4	16	50	64
8 to 12 years.....	1,036	52	90	113	175	147	183	37	70	72	97	72
13 to 17 years.....	1,089	68	13	42	184	167	226	140	25	147	77	81
18 to 22 years.....	3,159	48	130	218	429	656	767	305	152	214	239	79
23 to 27 years.....	4,168	50	52	177	454	875	1,068	476	340	412	265	83
28 to 32 years.....	351	2	1	15	19	45	113	24	57	27	50	86
33 to 37 years.....	123	4	-	1	3	34	8	18	17	20	18	90
38 years or more.....	1,331	1	-	25	9	58	314	194	240	386	105	95
No stated term.....	109	18	3	1	5	37	27	1	2	8	7	76
Median.....	23.2	14.4	19.2	20.9	20.8	22.9	23.6	24.1	25.9	25.3	22.7	...
Holder's Acquisition of First Mortgage												
Originated by holder.....	7,524	246	199	409	941	1,529	1,663	662	535	656	683	80
Purchased from present servicer.....	2,596	31	88	117	300	383	680	364	184	295	153	84
Purchased from someone else.....	1,451	23	13	88	85	150	370	171	175	312	63	89
Not reported.....	144	24	3	3	14	4	33	5	13	38	7	86
First Mortgagee Participation in Property Income												
Yes.....	765	2	28	31	55	132	266	115	31	79	26	84
No.....	10,949	322	275	586	1,285	1,935	2,480	1,087	876	1,222	881	82
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-
MORTGAGE PAYMENTS AND OTHER EXPENSES												
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts												
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> .....												
Less than 20 percent.....	8,453	228	170	407	991	1,406	1,969	916	682	1,030	653	83
20 to 29 percent.....	162	46	35	1	15	19	12	-	1	5	27	45
30 to 39 percent.....	465	15	42	71	84	94	65	19	31	28	17	71
40 to 49 percent.....	1,807	45	32	105	316	304	453	163	108	186	94	81
50 to 59 percent.....	2,666	35	17	106	288	490	654	341	236	402	96	85
60 to 69 percent.....	1,212	28	20	61	108	198	325	155	119	151	46	85
70 to 79 percent.....	607	17	5	10	51	118	134	98	54	101	18	86
80 to 89 percent.....	210	16	16	15	9	16	93	5	1	34	4	83
90 to 99 percent.....	191	-	2	22	47	44	19	33	10	11	3	75
100 percent or more.....	72	-	-	-	35	10	21	6	-	1	-	71
Not reported or not computed.....	165	-	-	8	6	22	57	20	31	13	8	87
Median.....	897	25	2	8	31	90	134	77	92	99	339	89
Other properties.....	45	38	32	42	42	44	45	46	46	46	41	...
3,089	93	133	208	298	653	723	270	218	241	252	80	

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 7. **First Mortgage Loan as Percent of Purchase Price, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Properties acquired 1967 to 1971 (part) by purchase with first mortgage made or assumed at time of purchase. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**United States**

PROPERTY CHARACTERISTICS

Year Built

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
1969 and 1970 (part).....	2,678	26	35	100	195	425	775	404	255	353	110	86
1967 and 1968.....	3,597	52	21	93	229	592	939	430	392	556	294	87
1965 and 1966.....	1,070	4	14	68	120	285	231	104	55	117	71	80
1960 to 1964.....	1,790	38	87	145	260	413	429	103	79	91	144	77
1950 to 1959.....	502	15	19	53	130	57	90	48	25	24	40	72
1940 to 1949.....	376	7	11	54	89	49	34	16	37	6	73	69
1939 or earlier.....	1,297	165	111	92	268	202	197	46	52	93	72	69
Not reported.....	405	17	6	13	48	42	50	51	11	63	103	84

OWNER CHARACTERISTICS

Type of Owner

	Total	Less than 40 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 94 percent	95 to 99 percent	100 percent or more	Not reported	Median
Individual.....	2,741	105	96	190	295	436	685	308	168	281	178	82
Partnership.....	5,123	56	109	224	578	1,007	1,327	532	469	501	321	83
Real estate corporation.....	2,654	124	77	134	355	461	580	278	140	252	252	80
Real estate investment trust.....	195	3	-	25	27	94	10	8	6	12	10	73
Financial institution.....	86	3	2	1	10	32	26	1	-	12	-	78
Housing cooperative organization.....	282	11	13	3	14	8	30	33	64	71	34	95
Other.....	589	23	6	40	62	25	82	38	60	165	89	91
Not reported.....	43	-	-	-	-	3	6	4	-	6	23	...

**Table 8. Value Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
50-or-more-housing-unit mortgaged properties.....	28,338	2,825	2,442	3,899	4,935	3,312	2,308	1,086	945	771	216	162	5,438	11,200
<b>MORTGAGE CHARACTERISTICS</b>														
<b>Number of Mortgages</b>														
1.....	23,146	2,276	1,998	3,180	3,863	2,610	1,799	845	790	665	188	140	4,790	11,100
2.....	4,542	449	374	605	941	629	482	222	134	92	27	19	568	11,500
3 or more.....	651	99	70	114	131	73	27	19	21	14	-	3	80	10,000
<b>Variable Interest Rate on First Mortgage</b>														
Yes.....	3,229	404	302	449	662	332	307	83	66	76	32	45	472	10,800
No.....	25,109	2,421	2,140	3,449	4,274	2,979	2,001	1,003	879	696	184	118	4,966	11,200
Not reported.....	1	-	-	1	-	-	-	-	-	-	-	-	-	...
<b>First Mortgagee Participation in Property Income</b>														
Yes.....	1,026	63	28	165	156	189	138	93	19	80	4	30	60	13,400
No.....	27,305	2,762	2,414	3,734	4,779	3,115	2,170	993	926	691	212	133	5,378	11,100
Not reported.....	8	-	-	-	-	8	-	-	-	-	-	-	-	...
<b>Total Outstanding Debt as Percent of Value</b>														
Less than 20 percent.....	1,062	276	189	178	150	67	25	19	25	80	20	34	-	8,400
20 to 29 percent.....	790	161	142	77	120	45	55	44	58	47	25	16	-	10,300
30 to 39 percent.....	1,182	262	187	187	119	104	65	40	69	87	25	37	-	9,400
40 to 49 percent.....	2,007	325	251	344	328	199	201	111	98	68	60	22	-	10,600
50 to 59 percent.....	3,409	268	338	613	502	735	455	174	139	133	16	36	-	12,400
60 to 69 percent.....	4,277	395	393	610	1,062	715	578	167	186	141	28	3	-	11,700
70 to 79 percent.....	4,481	456	439	706	1,166	653	454	221	252	100	33	1	-	11,400
80 to 89 percent.....	2,842	180	273	632	728	490	216	180	77	61	5	1	-	11,200
90 to 99 percent.....	2,017	263	167	412	521	236	224	96	38	44	3	13	-	10,800
100 percent or more.....	834	238	64	142	238	67	35	35	4	12	-	-	-	9,500
Not reported.....	5,438	-	-	-	-	-	-	-	-	-	-	-	5,438	-
Median.....	67	63	62	69	71	67	66	69	64	57	46	38	-	...
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES</b>														
<b>Real Estate Tax Per Housing Unit</b>														
Acquired before 1970.....	25,022	2,484	2,247	3,482	4,285	2,798	1,882	893	804	650	187	149	5,161	11,000
Less than \$100.....	1,691	425	147	270	252	159	33	23	58	8	4	3	308	8,600
\$100 to \$199.....	5,471	658	759	1,225	1,189	398	189	70	73	8	10	-	894	9,300
\$200 to \$299.....	6,330	897	487	801	1,354	883	427	174	97	79	4	46	1,080	10,800
\$300 to \$349.....	2,194	236	334	205	314	308	241	98	21	27	2	5	403	11,000
\$350 to \$399.....	1,750	67	194	261	197	196	230	70	59	69	21	2	385	12,000
\$400 to \$449.....	1,429	109	112	206	198	131	167	128	63	33	20	2	259	12,000
\$450 to \$499.....	1,124	15	97	162	205	143	154	54	40	40	3	-	212	12,200
\$500 to \$549.....	859	4	20	69	167	156	90	32	74	41	2	10	194	13,700
\$550 to \$599.....	739	-	17	76	118	108	74	27	60	73	3	3	182	14,100
\$600 to \$699.....	962	-	10	55	114	159	135	76	70	52	8	2	280	15,000
\$700 to \$799.....	445	-	1	20	54	52	81	43	58	27	13	3	92	16,500
\$800 or more.....	986	-	1	24	44	69	48	77	127	188	96	69	242	24,300
Not reported.....	1,042	74	70	107	78	35	15	22	5	4	-	3	630	9,000
Median.....dollars..	276	213	237	224	248	293	359	400	486	562	779	682	298	...
Acquired 1970 and 1971 (part)....	3,316	340	194	417	650	514	426	193	141	121	29	13	277	12,200
<b>Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts</b>														
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ....	24,909	2,476	2,245	3,454	4,274	2,782	1,860	891	802	650	187	149	5,140	11,000
Less than 20 percent.....	2,473	874	366	281	139	33	44	13	50	19	23	16	615	5,400
20 to 29 percent.....	3,484	810	594	385	365	126	104	61	84	88	19	13	835	7,200
30 to 39 percent.....	6,274	456	758	1,068	1,144	747	410	189	151	175	49	17	1,111	10,700
40 to 49 percent.....	5,882	154	255	1,015	1,500	979	538	286	238	162	50	27	678	12,000
50 to 59 percent.....	2,196	12	86	355	461	366	282	149	140	74	17	18	236	12,900
60 to 69 percent.....	965	10	57	67	295	186	148	61	22	32	7	2	78	12,700
70 to 79 percent.....	392	18	3	66	69	93	63	25	13	6	2	-	33	13,100
80 to 89 percent.....	259	-	3	6	53	24	115	1	25	12	2	-	17	15,700
90 to 99 percent.....	156	22	11	9	30	27	11	23	4	-	-	1	17	12,300
100 percent or more.....	397	10	15	15	45	42	43	13	31	32	11	21	119	15,700
Not reported or not computed.....	2,431	111	95	187	171	159	100	69	45	52	7	34	1,400	11,800
Median.....	38	23	31	39	42	44	45	45	43	41	39	44	33	...
Other properties.....	3,190	315	194	411	649	465	391	192	130	121	29	13	278	112,100

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



**Table 8. Value Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, symbols, see text)

**United States**

**MORTGAGE PAYMENTS AND OTHER EXPENSES**  
--Continued

**Real Estate Tax Per \$1,000 Value**

	Value per housing unit												Not reported	Median (dollars)
Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more			
Acquired before 1970.....	25,022	2,484	2,247	3,482	4,285	2,798	1,882	893	804	650	187	149	5,161	11,000
Less than \$10.....	1,026	19	15	107	227	196	107	62	111	74	35	71	-	14,300
\$10 to \$14.....	1,868	54	69	341	557	292	189	113	105	114	28	7	-	12,100
\$15 to \$19.....	3,031	127	198	563	784	508	422	189	70	144	21	6	-	12,000
\$20 to \$24.....	3,232	93	340	565	786	551	369	219	175	76	30	27	-	12,000
\$25 to \$29.....	2,300	127	212	479	598	361	260	49	97	68	30	20	-	11,400
\$30 to \$39.....	2,394	197	238	406	447	390	311	125	132	115	23	10	-	12,000
\$40 to \$49.....	1,921	189	347	357	425	286	156	66	61	27	6	1	-	10,400
\$50 to \$59.....	1,382	301	339	315	240	81	28	30	18	21	7	3	-	7,900
\$60 or more.....	2,124	1,301	404	209	100	67	15	10	9	5	3	-	-	4,100
Not reported or not computed.....	5,744	77	85	140	122	65	25	30	25	6	4	4	5,161	9,800
Median.....dollars..	26	55	40	25	23	22	21	22	19	21	11	-	-	...
Acquired 1970 and 1971 (part)....	3,316	340	194	417	650	514	426	193	141	121	29	13	277	12,200

**PROPERTY CHARACTERISTICS**

**Year Built**

1969 and 1970 (part).....	2,795	8	32	309	641	697	462	200	159	126	25	21	115	13,800
1967 and 1968.....	4,052	6	84	591	1,124	659	596	169	179	121	17	32	473	12,500
1965 and 1966.....	3,467	41	103	528	695	544	332	173	142	156	58	15	681	12,600
1960 to 1964.....	5,932	50	297	955	1,361	855	581	309	268	162	46	39	1,008	12,100
1950 to 1959.....	3,126	176	295	496	505	328	193	135	69	77	32	14	806	11,000
1940 to 1949.....	1,794	211	327	336	238	60	46	22	8	51	4	6	486	8,400
1939 or earlier.....	6,384	2,279	1,248	628	289	106	65	28	106	50	28	28	1,529	5,300
Not reported.....	789	53	55	57	82	62	34	49	14	28	6	8	340	11,800

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....	12,616	834	800	1,812	2,897	1,987	1,415	577	500	379	75	96	1,244	11,900
Less than \$5,000.....	1,004	773	132	48	13	4	-	1	1	-	-	-	32	3,100
\$5,000 to \$7,499.....	1,267	48	590	429	120	35	-	-	-	-	-	-	45	7,400
\$7,500 to \$9,999.....	2,695	1	52	1,227	1,048	221	77	1	-	-	-	-	66	10,100
\$10,000 to \$12,499.....	3,038	-	5	92	1,633	834	337	56	3	3	-	-	76	12,100
\$12,500 to \$14,999.....	1,594	-	-	12	50	857	422	93	46	35	1	1	78	14,500
\$15,000 to \$17,499.....	814	-	-	-	18	17	521	151	90	8	-	-	9	16,800
\$17,500 to \$19,999.....	473	-	-	-	4	17	25	250	109	52	4	-	11	19,300
\$20,000 to \$24,999.....	365	-	-	-	-	-	15	5	244	92	1	-	7	23,200
\$25,000 to \$29,999.....	170	-	-	-	-	-	1	15	5	135	7	2	5	29,500
\$30,000 to \$34,999.....	84	-	-	-	-	-	-	-	-	50	12	23	-	33,400
\$35,000 to \$39,999.....	15	-	-	-	-	-	-	-	-	1	11	3	-	...
\$40,000 to \$49,999.....	45	-	-	-	-	-	-	-	-	-	37	5	2	...
\$50,000 or more.....	77	-	-	-	-	-	10	-	1	1	1	62	1	50,000
Not reported.....	975	11	21	3	10	3	6	5	1	2	1	-	911	...
Median.....dollars..	10,700	2,700	6,100	8,400	10,400	12,200	14,200	17,200	20,000	24,900	40,400	38,600	10,800	...
Other properties.....	15,723	1,991	1,642	2,087	2,039	1,324	893	509	445	392	141	66	4,194	10,100

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	24,917	2,479	2,245	3,454	4,274	2,784	1,860	891	802	650	187	149	5,143	11,000
Less than \$50.....	492	193	46	55	9	31	4	6	2	11	3	-	132	4,600
\$50 to \$59.....	313	173	25	2	9	21	-	1	21	-	-	-	60	3,700
\$60 to \$69.....	521	189	71	92	39	2	3	1	17	-	-	-	106	5,700
\$70 to \$79.....	826	373	176	57	42	17	10	6	2	26	-	-	116	4,800
\$80 to \$89.....	1,326	501	252	161	49	35	92	2	1	2	2	1	227	5,500
\$90 to \$99.....	1,679	444	326	278	172	105	16	10	6	3	10	1	306	6,900
\$100 to \$119.....	3,356	364	746	648	519	235	152	71	17	26	2	-	577	8,600
\$120 to \$149.....	5,752	89	389	1,437	1,822	844	264	44	106	36	2	11	708	10,800
\$150 to \$174.....	3,758	29	104	405	1,089	710	429	133	96	34	4	4	720	12,300
\$175 to \$199.....	1,787	-	7	97	225	427	444	182	74	18	5	23	286	15,000
\$200 to \$249.....	1,305	-	5	27	85	167	286	261	154	85	5	4	226	17,200
\$250 to \$299.....	648	12	3	8	17	19	45	80	146	154	25	1	139	22,400
\$300 or more.....	724	-	1	1	26	11	11	25	115	203	121	69	139	30,000
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported.....	2,431	111	95	187	171	159	100	69	45	52	7	34	1,400	11,800
Median.....dollars..	134	85	104	127	139	150	169	193	211	268	222	248	134	...
Mean.....dollars..	144	84	105	125	141	151	167	193	214	262	341	405	146	...
Acquired 1970 and 1971 (part)....	3,182	311	194	411	649	463	391	192	130	121	29	13	276	12,100

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 8. Value Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

**PROPERTY CHARACTERISTICS--Continued**

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	24,917	2,479	2,245	3,454	4,274	2,784	1,860	891	802	650	187	149	5,143	11,000
Less than 5 percent.....	223	3	12	9	4	31	4	8	43	51	18	40	-	24,700
5 to 9 percent.....	1,356	4	31	119	170	215	265	115	215	135	49	38	-	16,300
10 to 14 percent.....	6,022	111	208	621	1,327	1,452	1,061	499	298	318	94	33	-	13,800
15 to 19 percent.....	6,511	94	685	1,728	2,330	857	388	175	171	64	16	4	-	10,800
20 to 24 percent.....	2,313	423	822	695	212	56	35	19	22	28	2	-	-	7,200
25 to 29 percent.....	1,030	565	336	74	24	10	5	6	7	3	-	-	-	4,600
30 to 39 percent.....	893	785	50	16	35	5	1	-	1	-	-	-	-	2,800
40 percent or more.....	395	385	7	3	-	-	-	-	-	-	-	-	-	2,600
Not reported or not computed.....	6,173	111	95	187	171	159	100	69	45	52	7	34	5,143	11,800
Median.....	16	29	20	17	16	13	12	12	12	11	11	7	-	...
Acquired 1970 and 1971 (part)....	3,182	311	194	411	649	463	391	192	130	121	29	13	276	12,100

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	24,917	2,479	2,245	3,454	4,274	2,784	1,860	891	802	650	187	149	5,143	11,000
Less than 1.0 percent.....	7,732	872	880	985	1,013	777	542	266	257	263	107	70	1,699	10,700
1.0 to 2.9 percent.....	4,133	392	357	632	780	529	354	216	166	73	22	10	600	11,300
3.0 to 4.9 percent.....	2,562	100	169	364	681	426	233	110	110	30	7	5	327	11,800
5.0 to 6.9 percent.....	1,673	169	133	234	453	177	160	45	36	98	6	1	159	11,200
7.0 to 8.9 percent.....	884	94	47	253	152	105	58	10	11	24	5	3	122	9,900
9.0 to 10.9 percent.....	982	68	162	127	263	123	48	13	26	7	11	2	132	10,600
11.0 to 12.9 percent.....	452	19	23	125	103	72	42	12	3	6	-	-	46	10,900
13.0 to 14.9 percent.....	388	34	19	102	100	48	27	17	9	10	1	-	22	10,700
15 percent or more.....	1,559	224	154	224	337	168	189	47	79	19	3	3	112	10,900
Not reported or not computed.....	4,555	509	303	408	392	359	205	151	106	119	24	54	1,924	10,600
Median.....	2.1	1.4	1.5	2.7	3.4	2.6	2.5	2.2	2.1	1.0	0.7	0.6	0.9	...
Acquired 1970 and 1971 (part)....	3,182	311	194	411	649	463	391	192	130	121	29	13	276	12,100

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	6,165	672	775	1,079	1,263	583	357	114	170	62	16	25	1,049	10,100
Partnership.....	10,707	835	746	1,604	1,922	1,575	1,051	497	297	323	72	44	1,741	11,700
Real estate corporation.....	8,301	1,169	790	947	1,264	761	614	291	236	202	44	43	1,941	10,500
Real estate investment trust.....	498	25	22	81	46	71	87	18	16	7	1	1	122	13,000
Financial institution.....	98	4	-	11	44	25	3	3	1	2	-	-	5	11,800
Housing cooperative organization.....	1,183	13	7	53	167	149	90	55	110	156	55	29	299	16,500
Other.....	1,231	93	78	123	227	128	106	109	110	17	28	20	193	12,500
Not reported.....	155	13	23	1	4	19	-	-	5	1	-	-	89	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 9. Value Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Nonmortgaged Properties: 1971

[Number of nonmortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Value per housing unit													Median (dollars)
	Total	Less than \$5,000	\$5,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$12,499	\$12,500 to \$14,999	\$15,000 to \$17,499	\$17,500 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more	Not reported	
50-or-more-housing-unit nonmortgaged properties.....	2,241	741	358	121	159	84	46	40	34	28	7	18	605	5,500
RECURRING EXPENSES														
Real Estate Tax Per Housing Unit														
Acquired before 1970.....	2,031	714	335	98	133	42	44	31	32	22	...	18	554	5,200
Less than \$100.....	502	351	19	14	3	1	4	6	3	1	...	2	96	2,900
\$100 to \$199.....	532	175	119	31	10	5	2	2	3	13	...	-	172	5,100
\$200 to \$299.....	448	123	134	20	63	6	2	-	12	2	...	1	84	6,100
\$300 to \$349.....	118	27	36	10	3	1	22	3	-	-	...	-	15	6,700
\$350 to \$399.....	69	7	7	3	2	19	2	1	-	-	...	-	28	...
\$400 to \$449.....	70	2	6	1	23	2	5	-	-	1	...	1	29	...
\$450 to \$499.....	28	1	1	5	3	4	2	1	2	1	...	-	9	...
\$500 to \$549.....	28	-	5	1	5	3	-	1	2	1	...	-	11	...
\$550 to \$599.....	14	-	-	3	-	1	2	2	1	-	...	1	2	...
\$600 to \$699.....	24	-	3	2	4	-	-	3	4	-	...	2	5	...
\$700 to \$799.....	13	-	-	3	3	-	-	-	2	1	...	-	4	...
\$800 or more.....	54	-	-	-	14	-	2	11	3	2	...	10	8	...
Not reported.....	132	28	5	4	-	-	-	-	1	-	...	2	92	...
Median.....dollars..	184	97	220	208	285	...	...	...	...	...	...	...	178	...
Acquired 1970 and 1971 (part)....	210	27	23	23	26	42	2	9	2	5	...	-	51	10,600
Real Estate Tax Per \$1,000 Value														
Acquired before 1970.....	2,031	714	335	98	133	42	44	31	32	22	...	18	554	5,200
Less than \$10.....	65	21	4	8	3	-	1	1	5	16	...	5	-	...
\$10 to \$14.....	131	84	10	12	3	4	4	2	11	-	...	2	-	3,900
\$15 to \$19.....	126	42	31	17	12	6	-	3	-	3	...	10	-	6,700
\$20 to \$24.....	157	28	51	10	35	1	24	1	3	1	...	-	-	7,500
\$25 to \$29.....	190	115	22	10	23	5	7	3	5	1	...	-	-	4,100
\$30 to \$39.....	292	136	102	12	7	22	2	5	3	1	...	-	-	5,200
\$40 to \$49.....	133	34	47	9	26	4	-	11	1	-	...	-	-	6,700
\$50 to \$59.....	97	47	37	8	4	-	1	-	-	-	...	-	-	5,100
\$60 or more.....	226	176	22	8	20	-	1	-	-	-	...	-	-	3,200
Not reported or not computed.....	614	31	8	5	-	1	4	5	3	-	...	2	554	...
Median.....dollars..	31	33	34	24	27	...	...	...	...	...	...	...	...	...
Acquired 1970 and 1971 (part)....	210	27	23	23	26	42	2	9	2	5	...	-	51	10,600
PROPERTY CHARACTERISTICS														
Year Built														
1969 and 1970 (part).....	66	-	19	24	3	1	2	7	2	-	...	-	9	...
1967 and 1968.....	58	1	-	1	4	31	1	-	10	3	...	-	6	...
1965 and 1966.....	70	1	-	5	-	22	26	6	1	2	...	-	7	...
1960 to 1964.....	146	6	8	13	61	4	8	10	8	4	...	2	20	11,500
1950 to 1959.....	186	53	34	8	4	12	5	1	2	-	...	-	65	5,500
1940 to 1949.....	168	44	31	9	5	1	1	14	1	-	...	-	61	5,800
1939 or earlier.....	1,488	628	246	58	81	12	3	1	10	18	...	16	412	4,300
Not reported.....	60	8	21	4	1	-	-	1	-	1	...	-	25	...
Purchase Price Per Housing Unit														
Properties acquired by purchase 1967 to 1971 (part).....	219	92	8	34	32	3	5	11	16	6	...	-	11	7,800
Less than \$5,000.....	109	85	2	1	16	-	-	2	-	-	...	-	2	3,100
\$5,000 to \$7,499.....	18	7	6	-	6	-	-	-	-	-	...	-	-	...
\$7,500 to \$9,999.....	38	-	-	30	5	-	1	-	-	-	...	-	1	...
\$10,000 to \$12,499.....	10	-	-	2	6	-	2	-	-	-	...	-	-	...
\$12,500 to \$14,999.....	6	-	-	-	-	3	1	-	1	-	...	-	-	...
\$15,000 to \$17,499.....	7	-	-	-	-	-	1	6	-	-	...	-	-	...
\$17,500 to \$19,999.....	5	-	-	-	-	-	-	3	2	-	...	-	-	...
\$20,000 to \$24,999.....	14	-	-	-	-	-	-	-	11	3	...	-	-	...
\$25,000 to \$29,999.....	2	-	-	-	-	-	-	-	-	2	...	-	-	...
\$30,000 to \$34,999.....	1	-	-	-	-	-	-	-	-	1	...	-	-	...
\$35,000 to \$39,999.....	-	-	-	-	-	-	-	-	-	-	...	-	-	...
\$40,000 to \$49,999.....	1	-	-	-	-	-	-	-	-	-	...	-	-	...
\$50,000 or more.....	-	-	-	-	-	-	-	-	-	-	...	-	-	...
Not reported.....	9	-	-	-	-	-	-	-	2	-	...	-	7	...
Median.....dollars..	4,800	2,700	...	...	...	...	...	...	...	...	...	...	...	...
Other properties.....	2,022	649	350	87	126	81	41	29	18	22	...	18	594	5,500

Table 9. **Value Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Nonmortgaged Properties: 1971—Continued**

[Number of nonmortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

PROPERTY CHARACTERISTICS--Continued

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....	1,992	688	335	98	133	41	44	31	32	10	...	18	554	5,200
Less than \$50.....	260	150	5	2	-	16	-	-	1	-	...	2	84	2,900
\$50 to \$59.....	175	115	29	5	-	2	-	5	-	-	...	2	17	3,500
\$60 to \$69.....	124	96	5	3	-	-	3	-	-	1	...	-	15	2,800
\$70 to \$79.....	229	108	43	8	-	-	1	-	-	-	...	-	68	3,700
\$80 to \$89.....	151	70	39	7	4	-	1	1	2	-	...	-	27	4,400
\$90 to \$99.....	231	39	81	7	-	-	-	-	2	-	...	-	103	5,800
\$100 to \$119.....	257	61	84	24	6	1	5	-	1	-	...	-	75	5,900
\$120 to \$149.....	163	7	26	22	34	7	22	2	2	-	...	1	40	10,500
\$150 to \$174.....	120	4	-	9	73	11	3	4	5	2	...	-	10	11,500
\$175 to \$199.....	40	-	1	3	9	-	4	2	-	-	...	-	21	...
\$200 to \$249.....	33	1	1	1	2	3	2	13	3	1	...	-	5	...
\$250 to \$299.....	44	-	-	-	3	-	2	3	1	-	...	2	32	...
\$300 or more.....	33	-	-	-	-	-	-	-	8	1	...	10	9	...
No rental receipts.....	3	1	-	-	-	-	-	-	-	-	...	-	2	...
Not reported.....	129	37	20	8	3	1	-	-	7	5	...	2	46	5,500
Median.....dollars..	89	66	94	110	157	...	...	...	...	...	...	...	94	...
Mean.....dollars..	103	65	92	110	155	...	...	...	...	...	...	...	104	...
Acquired 1970 and 1971 (part)....	185	27	23	5	24	42	1	9	1	5	...	-	47	11,400

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	1,992	688	335	98	133	41	44	31	32	10	...	18	554	5,200
Less than 5 percent.....	55	23	1	-	-	16	-	5	3	1	...	5	-	...
5 to 9 percent.....	76	-	31	14	1	2	11	2	7	3	...	2	-	8,700
10 to 14 percent.....	202	52	47	23	13	12	26	19	5	-	...	-	-	7,700
15 to 19 percent.....	314	57	95	36	94	8	6	4	1	1	...	10	-	7,900
20 to 24 percent.....	320	159	120	13	19	1	-	-	8	-	...	-	-	5,000
25 to 29 percent.....	162	144	17	2	-	-	-	-	-	-	...	-	-	2,800
30 to 39 percent.....	137	130	3	1	3	-	-	-	-	-	...	-	-	2,600
40 percent or more.....	89	87	1	-	-	-	-	-	-	-	...	-	-	2,600
Not reported or not computed.....	638	38	20	8	3	1	-	-	7	5	...	2	554	5,500
Median.....	20	26	19	15	17	...	...	...	...	...	...	...	-	...
Acquired 1970 and 1971 (part)....	185	27	23	5	24	42	1	9	1	5	...	-	47	11,400

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	1,992	688	335	98	133	41	44	31	32	10	7	18	554	5,200
Less than 1.0 percent.....	586	187	149	28	49	28	8	6	8	-	3	3	118	5,800
1.0 to 2.9 percent.....	298	90	23	9	45	5	25	16	11	1	-	4	69	7,900
3.0 to 4.9 percent.....	195	28	59	8	9	3	5	-	1	-	-	-	83	6,200
5.0 to 6.9 percent.....	83	27	28	10	2	-	1	2	2	1	1	-	8	5,900
7.0 to 8.9 percent.....	79	46	1	3	1	-	-	6	-	-	-	10	12	...
9.0 to 10.9 percent.....	127	47	3	-	1	-	-	-	-	-	-	-	76	...
11.0 to 12.9 percent.....	36	3	6	2	22	-	-	-	-	-	-	-	3	...
13.0 to 14.9 percent.....	67	61	-	3	-	-	-	-	-	-	1	-	2	...
15 percent or more.....	180	114	4	9	1	2	3	1	2	1	-	-	42	3,000
Not reported or not computed.....	341	85	62	25	3	3	3	-	9	7	2	2	141	5,600
Median.....	2.6	4.8	0.9	2.7	2.2	...	...	...	...	...	...	...	4.1	...
Acquired 1970 and 1971 (part)....	185	27	23	5	24	42	1	9	1	5	-	-	47	11,400

OWNER CHARACTERISTICS

Type of Owner

Individual.....	579	331	86	18	5	3	10	-	1	-	...	2	123	3,400
Partnership.....	380	132	43	20	44	1	1	2	11	17	...	2	106	5,300
Real estate corporation.....	608	210	128	47	24	9	1	12	7	-	...	11	159	5,300
Real estate investment trust.....	54	2	27	2	-	2	1	-	2	-	...	-	18	...
Financial institution.....	244	13	26	7	56	45	23	3	2	4	...	2	62	12,000
Housing cooperative organization.....	41	1	1	3	3	5	-	1	4	3	...	2	16	...
Other.....	308	51	30	24	27	19	9	21	7	4	...	-	114	9,200
Not reported.....	27	2	17	-	-	-	-	-	-	-	...	-	8	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
50-or-more-housing-unit mortgaged properties.....	28,338	1,062	790	1,182	2,007	3,409	4,277	4,481	2,842	2,017	834	5,438	67
MORTGAGE CHARACTERISTICS													
Number of Mortgages													
1.....	23,146	1,011	749	1,101	1,754	2,821	3,388	3,462	2,036	1,568	465	4,790	65
2.....	4,542	51	39	73	243	513	810	875	702	408	259	568	72
3 or more.....	651	-	1	7	10	74	80	144	104	41	110	80	77
Origin of First Mortgage													
Mortgage made at time property acquired.....	14,801	400	245	571	945	1,798	2,061	2,619	1,779	1,328	466	2,590	70
Mortgage assumed at time property acquired.....	5,483	157	163	179	405	754	1,099	852	630	345	166	734	66
Mortgage placed later than acquisition of property.....	8,054	504	382	432	657	857	1,118	1,010	433	344	202	2,115	61
Refinanced mortgage: Same lender.....	4,814	289	224	243	370	506	658	658	248	165	124	1,330	61
Different lender.....	2,567	127	138	146	260	314	342	295	133	165	72	575	60
Mortgage placed on property owned free and clear of debt.....	673	88	20	42	27	38	118	58	52	14	6	210	61
Purpose of First Mortgage Placed Later Than Acquisition of Property													
Mortgages placed later than acquisition of property.....	8,054	504	382	432	657	857	1,118	1,010	433	344	202	2,115	61
Renew or extend loan that had fallen due, without increasing the outstanding balance....	2,108	142	97	114	219	260	222	198	92	52	35	677	55
Secure better terms.....	1,692	73	85	82	162	200	239	249	102	90	62	349	62
Provide funds for additions, improvements, or repairs to this property.....	1,660	95	67	108	125	93	329	272	99	78	22	371	64
Provide funds for investment in other real estate.....	554	41	5	49	38	86	85	69	60	15	6	100	60
Provide funds for other types of investments...	172	16	-	5	31	32	8	47	5	6	7	16	58
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Other reasons.....	437	23	34	18	17	67	64	46	32	36	15	84	62
Not reported.....	1,430	113	93	56	65	120	171	129	43	67	55	517	60
Other properties.....	20,284	558	408	750	1,350	2,552	3,160	3,471	2,409	1,673	632	3,323	69
Year First Mortgage Made or assumed													
1969 to 1971 (part).....	8,806	232	172	243	438	768	1,510	1,739	1,340	1,075	269	1,020	73
1967 and 1968.....	6,998	182	100	180	428	696	1,211	1,350	881	567	211	1,192	70
1965 and 1966.....	5,293	158	149	184	337	823	905	684	386	273	134	1,260	64
1960 to 1964.....	5,761	247	263	382	670	917	577	666	216	99	200	1,525	56
1955 to 1959.....	708	154	63	61	62	57	42	18	17	3	20	212	35
1950 to 1954.....	525	43	37	57	62	129	31	25	2	-	-	139	49
1949 or earlier.....	246	46	7	75	10	18	1	-	-	-	-	90	33
Variable Interest Rate on First Mortgage													
Yes.....	3,229	129	81	161	371	442	581	446	324	167	55	472	63
No.....	25,109	933	709	1,020	1,636	2,966	3,696	4,035	2,518	1,850	779	4,966	67
Not reported.....	1	-	-	-	1	-	-	-	-	-	-	-	...
Term of First Mortgage													
Less than 8 years.....	1,653	125	122	109	194	120	159	142	90	43	35	514	51
8 to 12 years.....	5,069	318	166	252	392	522	513	602	378	276	236	1,413	63
13 to 17 years.....	2,477	132	143	104	325	282	373	308	155	152	51	452	60
18 to 22 years.....	7,293	241	229	381	602	1,280	1,244	1,118	512	326	111	1,248	62
23 to 27 years.....	7,127	168	71	141	269	814	1,510	1,640	1,018	560	138	799	71
28 to 32 years.....	734	16	16	13	28	88	128	99	88	78	11	168	69
33 to 37 years.....	548	11	18	83	71	59	28	27	51	37	6	158	52
38 years or more.....	2,994	3	10	37	103	216	267	524	526	537	239	531	81
No stated term.....	443	49	16	62	22	28	53	20	24	8	6	156	47
Median.....	21.2	15.4	16.4	19.2	18.6	20.9	22.2	23.1	24.3	24.8	22.0	19.0	...
Holder's Acquisition of First Mortgage													
Originated by holder.....	20,019	867	601	868	1,511	2,449	3,096	2,980	1,738	1,248	528	4,132	65
Purchased from present servicer.....	4,811	117	110	108	238	663	877	918	572	366	90	750	69
Purchased from someone else.....	3,081	67	64	176	203	256	261	542	486	351	204	470	75
Not reported.....	428	11	15	30	55	41	43	41	46	51	11	85	64
First Mortgagee Participation in Property Income													
Yes.....	1,026	88	9	37	19	62	146	212	218	119	55	60	75
No.....	27,305	974	780	1,145	1,980	3,346	4,131	4,270	2,624	1,898	779	5,378	66
Not reported.....	8	-	-	-	8	-	-	-	-	-	-	-	...

**Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

United States	Total outstanding debt as percent of value												Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported	
MORTGAGE PAYMENTS AND OTHER EXPENSES													
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	27,145	1,039	766	1,151	1,937	3,339	4,083	4,326	2,711	1,833	754	5,204	66
Delinquent (30 days or more).....	1,009	11	13	27	60	58	161	144	110	166	72	186	75
1 to 3 payments.....	691	11	13	5	38	54	136	129	45	97	38	124	72
4 or more payments.....	318	-	-	22	22	4	26	15	65	69	33	62	86
Foreclosure in process.....	114	-	-	15	21	1	4	6	30	9	16	10	81
Foreclosure not in process.....	204	-	-	6	1	3	21	9	35	60	17	52	90
Not reported.....	177	10	9	3	10	11	32	11	21	17	8	45	67
No regular payments required.....	8	2	2	-	-	-	1	-	-	-	-	2	...
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts													
Acquired before 1970 and regular payments for interest and/or principal on first mortgage.....	24,909	987	776	1,123	1,803	3,183	3,725	3,805	2,148	1,516	704	5,140	65
Less than 20 percent.....	2,473	488	352	337	262	168	111	81	40	11	8	615	32
20 to 29 percent.....	3,484	173	203	238	507	403	379	420	121	157	48	835	55
30 to 39 percent.....	6,274	111	120	265	562	1,207	1,114	950	467	242	126	1,111	62
40 to 49 percent.....	5,882	140	36	141	252	760	1,166	1,340	668	475	226	678	70
50 to 59 percent.....	2,196	6	8	7	59	193	460	479	420	246	82	236	75
60 to 69 percent.....	965	21	-	9	38	101	185	197	165	125	47	78	74
70 to 79 percent.....	392	1	-	34	2	46	22	75	73	55	52	33	79
80 to 89 percent.....	259	-	-	-	71	37	68	33	17	13	3	17	61
90 to 99 percent.....	156	-	-	3	2	6	16	19	26	16	51	17	88
100 percent or more.....	397	25	8	22	3	37	35	55	28	19	46	119	71
Not reported or not computed.....	2,431	22	49	67	44	226	170	157	123	157	16	1,400	66
Median.....	38	19	20	28	31	37	41	42	45	45	47	33	...
Other properties.....	3,190	75	13	58	153	218	510	651	639	471	123	278	76
Real Estate Tax Per \$1,000 Value													
Acquired before 1970.....	25,022	989	778	1,124	1,827	3,190	3,754	3,813	2,162	1,518	705	5,161	65
Less than \$10.....	1,026	79	42	72	102	185	135	172	96	131	12	-	62
\$10 to \$14.....	1,868	99	104	159	169	289	409	334	151	122	30	-	62
\$15 to \$19.....	3,031	150	42	85	374	436	758	547	341	236	61	-	65
\$20 to \$24.....	3,232	141	59	128	230	602	691	731	345	227	77	-	66
\$25 to \$29.....	2,300	81	70	156	146	485	404	489	251	135	82	-	65
\$30 to \$39.....	2,394	97	149	137	269	409	405	459	257	142	70	-	63
\$40 to \$49.....	1,921	77	110	82	166	310	350	348	239	181	57	-	66
\$50 to \$59.....	1,382	97	71	91	118	235	245	221	170	74	59	-	63
\$60 or more.....	2,124	137	104	186	208	178	246	425	216	202	222	-	70
Not reported or not computed.....	5,744	30	27	26	44	60	112	87	95	68	35	5,161	69
Median.....dollars..	26	25	33	28	25	25	23	25	27	25	40	-	...
Acquired 1970 and 1971 (part).....	3,316	73	12	58	180	218	523	668	680	498	129	277	76
PROPERTY CHARACTERISTICS													
Year Property Acquired													
1969 to 1971 (part).....	6,514	104	66	152	346	582	1,115	1,357	1,181	880	260	471	74
1967 and 1968.....	6,181	136	57	89	320	638	1,106	1,369	844	684	149	789	72
1965 to 1966.....	4,134	72	120	110	204	694	741	559	299	205	100	1,029	64
1960 to 1964.....	5,688	258	160	335	542	795	900	676	339	158	262	1,264	51
1955 to 1959.....	1,952	153	92	109	193	254	194	205	86	37	20	609	54
1950 to 1954.....	1,416	65	94	100	180	250	93	142	31	23	5	435	52
1949 or earlier.....	2,453	274	200	288	223	196	129	173	63	29	37	841	41
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-
Year Built													
1969 and 1970 (part).....	2,795	21	1	74	52	221	508	666	572	441	125	115	76
1967 and 1968.....	4,052	69	15	24	196	415	569	1,045	610	548	88	473	74
1965 and 1966.....	3,467	50	53	76	146	523	671	566	359	261	80	681	68
1960 to 1964.....	5,932	129	95	212	469	879	1,135	937	622	261	186	1,008	65
1950 to 1959.....	3,126	125	86	141	308	477	516	363	171	95	38	806	60
1940 to 1949.....	1,794	62	132	145	191	264	221	160	87	15	29	486	54
1939 or earlier.....	6,384	590	401	467	626	571	572	670	348	348	262	1,529	56
Not reported.....	789	15	7	43	19	58	85	75	73	48	25	340	66

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



**Table 10. Total Outstanding Debt as Percent of Value, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Total outstanding debt as percent of value													Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more	Not reported		
PROPERTY CHARACTERISTICS--Continued														
Purchase Price Per Housing Unit														
Properties acquired by purchase 1967 to 1971 (part).....	12,616	234	122	232	664	1,214	2,213	2,718	2,022	1,545	409	1,244	73	
Less than \$5,000.....	1,004	75	35	29	166	70	171	178	77	118	53	32	66	
\$5,000 to \$7,499.....	1,267	9	36	26	104	113	316	322	193	84	21	45	70	
\$7,500 to \$9,999.....	2,695	44	3	41	108	304	554	639	504	368	63	66	74	
\$10,000 to \$12,499.....	3,038	31	7	38	114	374	552	740	550	458	99	76	74	
\$12,500 to \$14,999.....	1,594	12	9	50	24	112	321	354	362	185	88	78	76	
\$15,000 to \$17,499.....	814	2	2	1	20	113	137	215	99	184	33	9	75	
\$17,500 to \$19,999.....	473	12	1	8	25	38	59	116	92	76	34	11	77	
\$20,000 to \$24,999.....	365	33	12	1	63	43	42	73	74	17	2	7	66	
\$25,000 to \$29,999.....	170	2	7	7	17	4	40	49	24	10	5	5	71	
\$30,000 to \$34,999.....	84	-	-	20	7	10	9	3	7	25	4	-	65	
\$35,000 to \$39,999.....	15	-	1	3	2	-	2	4	1	1	-	-	...	
\$40,000 to \$49,999.....	45	1	-	4	4	3	4	24	1	1	-	2	...	
\$50,000 or more.....	77	11	3	3	6	27	-	-	11	14	1	1	55	
Not reported.....	975	2	7	-	4	3	7	2	28	5	7	911	...	
Median.....dollars..	10,700	9,300	6,600	11,300	8,900	10,800	10,300	10,700	11,000	11,100	11,600	10,800	...	
Other properties.....	15,723	828	668	950	1,343	2,195	2,064	1,764	820	471	425	4,194	58	
Monthly Rental Receipts Per Housing Unit														
Acquired before 1970 <sup>1</sup> .....	24,917	989	778	1,123	1,803	3,183	3,726	3,805	2,148	1,516	704	5,143	65	
Less than \$50.....	492	87	21	27	47	57	45	38	11	4	22	132	49	
\$50 to \$59.....	313	35	52	59	42	16	15	5	2	21	8	60	36	
\$60 to \$69.....	521	54	11	60	58	20	78	68	32	7	26	106	60	
\$70 to \$79.....	826	98	18	115	44	62	120	101	51	61	39	116	61	
\$80 to \$89.....	1,326	82	39	70	189	173	163	131	135	72	44	227	59	
\$90 to \$99.....	1,679	94	62	86	80	219	245	230	119	131	106	306	65	
\$100 to \$119.....	3,356	176	125	181	279	386	425	483	295	238	191	577	65	
\$120 to \$149.....	5,752	157	166	166	410	1,000	867	1,159	590	395	134	708	67	
\$150 to \$174.....	3,758	75	90	76	259	473	776	637	402	213	37	720	67	
\$175 to \$199.....	1,787	20	39	64	104	294	418	298	152	90	21	286	65	
\$200 to \$249.....	1,305	23	26	71	100	125	213	291	134	61	34	226	69	
\$250 to \$299.....	648	16	53	28	67	56	88	95	57	35	14	139	63	
\$300 or more.....	724	50	27	52	81	74	103	113	43	31	11	139	60	
No rental receipts.....	-	-	-	-	-	-	-	-	-	-	-	-	-	
Not reported.....	2,431	22	49	67	44	226	170	157	123	157	16	1,400	66	
Median.....dollars..	134	103	126	112	130	136	143	139	138	131	110	134	...	
Mean.....dollars..	144	120	144	133	144	144	149	149	146	142	122	146	...	
Acquired 1970 and 1971 (part).....	3,182	73	12	58	153	218	509	651	639	471	123	276	76	
Rental Receipts as Percent of Value														
Acquired before 1970 <sup>1</sup> .....	24,917	989	778	1,123	1,803	3,183	3,726	3,805	2,148	1,516	704	5,143	65	
Less than 5 percent.....	223	72	15	26	23	17	26	31	6	2	3	-	39	
5 to 9 percent.....	1,356	91	72	113	195	188	143	212	151	122	69	-	61	
10 to 14 percent.....	6,022	295	246	385	586	1,242	1,338	934	533	288	174	-	61	
15 to 19 percent.....	6,511	213	145	176	489	1,047	1,405	1,637	777	517	104	-	68	
20 to 24 percent.....	2,313	89	132	161	221	255	385	409	397	166	99	-	67	
25 to 29 percent.....	1,030	117	66	54	111	111	129	191	80	107	64	-	64	
30 to 39 percent.....	893	51	41	68	71	68	111	204	55	137	88	-	71	
40 percent or more.....	395	39	13	71	62	28	19	30	26	20	86	-	54	
Not reported or not computed.....	6,173	22	49	67	44	226	170	157	123	157	16	5,143	66	
Median.....	16	15	16	15	15	15	15	16	17	17	19	-	...	
Acquired 1970 and 1971 (part).....	3,182	73	12	58	153	218	509	651	639	471	123	276	76	
Rental Vacancy Losses as Percent of Potential Receipts														
Acquired before 1970 <sup>1</sup> .....	24,917	989	778	1,123	1,803	3,183	3,726	3,805	2,148	1,516	704	5,143	65	
Less than 1.0 percent.....	7,732	475	273	423	591	1,037	1,025	1,048	559	327	274	1,699	62	
1.0 to 2.9 percent.....	4,133	132	166	216	306	489	744	713	384	277	106	600	66	
3.0 to 4.9 percent.....	2,562	75	62	89	176	373	498	569	227	122	43	327	67	
5.0 to 6.9 percent.....	1,673	74	37	53	187	191	399	344	128	78	25	159	65	
7.0 to 8.9 percent.....	884	24	18	13	88	205	134	126	93	47	15	122	62	
9.0 to 10.9 percent.....	982	65	20	41	70	81	139	172	163	77	21	132	71	
11.0 to 12.9 percent.....	452	4	1	7	7	124	60	72	38	80	12	46	70	
13.0 to 14.9 percent.....	388	10	2	5	22	49	65	60	67	72	13	22	75	
15 percent or more.....	1,559	52	63	55	118	170	231	288	207	153	111	112	71	
Not reported or not computed.....	4,555	80	135	221	239	461	431	414	281	283	86	1,924	64	
Median.....	2.1	0.9	1.3	1.2	2.2	2.3	2.6	2.8	2.9	3.1	1.7	0.9	...	
Acquired 1970 and 1971 (part).....	3,182	73	12	58	153	218	509	651	639	471	123	276	76	

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 10. **Total Outstanding Debt as Percent of Value, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

OWNER CHARACTERISTICS

Type of Owner

	Total outstanding debt as percent of value											Not reported	Median
	Total	Less than 20 percent	20 to 29 percent	30 to 39 percent	40 to 49 percent	50 to 59 percent	60 to 69 percent	70 to 79 percent	80 to 89 percent	90 to 99 percent	100 percent or more		
Individual.....	6,165	278	248	226	419	798	1,043	950	617	383	153	1,049	65
Partnership.....	10,707	266	190	246	602	1,505	1,806	1,921	1,317	824	289	1,741	69
Real estate corporation.....	8,301	372	245	545	755	865	1,047	1,110	692	526	203	1,941	63
Real estate investment trust.....	498	7	8	8	46	56	136	75	18	12	9	122	64
Financial institution.....	98	3	6	2	-	4	17	32	22	8	-	5	74
Housing cooperative organization.....	1,183	53	61	106	65	97	73	164	62	99	103	299	68
Other.....	1,231	79	31	48	114	83	137	206	107	163	71	193	71
Not reported.....	155	4	-	-	6	1	17	24	7	2	5	89	...



**Table 11. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971**

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Monthly rental receipts per housing unit														Med- ian (dol- lars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
50-or-more-housing-unit mortgaged properties.....	24,917	492	313	521	826	1,326	1,679	3,356	5,752	5,545	1,952	724	-	2,431	134
MORTGAGE CHARACTERISTICS															
Number of Mortgages															
1.....	20,771	407	282	456	746	1,084	1,381	2,801	4,561	4,640	1,649	601	-	2,163	134
2.....	3,600	65	30	36	70	205	280	489	1,049	787	263	113	-	213	134
3 or more.....	546	20	1	29	10	37	17	67	141	117	41	9	-	55	133
First Mortgagee Participation in Property Income															
Yes.....	651	8	1	6	7	19	27	108	109	180	72	37	-	76	150
No.....	24,258	484	312	515	819	1,307	1,651	3,249	5,643	5,357	1,880	686	-	2,355	133
Not reported.....	8	-	-	-	-	-	-	-	-	8	-	-	-	-	...
Total Outstanding Debt as Percent of Value															
Less than 20 percent.....	989	87	35	54	98	82	94	176	157	96	39	50	-	22	103
20 to 29 percent.....	778	21	52	11	18	39	62	125	166	129	80	27	-	49	126
30 to 39 percent.....	1,123	27	59	60	115	70	86	181	166	140	99	52	-	67	112
40 to 49 percent.....	1,803	47	42	58	44	189	80	279	410	363	166	81	-	44	130
50 to 59 percent.....	3,183	57	16	20	62	173	219	386	1,000	767	181	74	-	226	136
60 to 69 percent.....	3,726	45	15	78	120	163	245	425	867	1,194	301	103	-	170	143
70 to 79 percent.....	3,805	38	5	68	101	131	230	483	1,159	934	386	113	-	157	139
80 to 89 percent.....	2,148	11	2	32	51	135	119	295	590	554	191	43	-	123	138
90 to 99 percent.....	1,516	4	21	7	61	72	131	238	395	302	96	31	-	157	131
100 percent or more.....	704	22	8	26	39	44	106	191	134	58	48	11	-	16	110
Not reported.....	5,143	132	60	106	116	227	306	577	708	1,006	365	139	-	1,400	134
Median.....	65	49	36	60	61	59	65	65	67	66	67	60	-	66	...
MORTGAGE PAYMENTS AND OTHER EXPENSES															
Monthly Interest and Principal Pay- ments on First Mortgage Per Housing Unit															
Regular monthly payments of interest and/or principal....															
Less than \$50.....	24,909	489	313	521	826	1,326	1,677	3,355	5,752	5,543	1,952	724	-	2,431	134
\$50 to \$59.....	11,903	432	298	467	773	1,120	1,484	2,410	2,257	1,141	241	61	-	1,220	106
\$60 to \$59.....	3,997	20	14	23	14	44	71	415	1,823	1,085	120	21	-	346	140
\$60 to \$69.....	3,260	13	1	2	13	67	58	290	962	1,422	157	23	-	251	153
\$70 to \$79.....	2,162	10	-	10	24	72	12	87	371	1,030	277	51	-	218	168
\$80 to \$89.....	1,216	6	-	1	-	3	5	70	218	454	331	48	-	79	179
\$90 to \$99.....	758	7	-	17	-	4	8	62	36	195	273	32	-	124	196
\$100 to \$119.....	800	1	-	-	2	15	23	9	28	157	350	124	-	90	233
\$120 to \$149.....	439	-	-	-	-	1	1	5	14	30	154	189	-	43	294
\$150 to \$174.....	150	-	-	-	-	-	13	-	11	5	29	82	-	10	257
\$175 to \$199.....	67	-	-	-	-	-	-	1	6	2	8	38	-	12	...
\$200 to \$249.....	91	-	-	-	-	-	-	2	25	19	7	33	-	5	191
\$250 to \$299.....	42	-	-	-	-	-	1	2	-	2	3	6	-	29	...
\$300 or more.....	26	-	-	-	-	-	-	-	-	2	3	17	-	4	...
Median.....dollars..	51	28	26	28	26	29	28	34	53	63	85	120	-	49	...
Mean.....dollars..	53	24	19	25	25	29	33	40	53	64	85	125	-	54	...
No regular payments required..	8	3	-	-	-	-	1	1	-	2	-	-	-	-	...
Monthly Interest and Principal Pay- ments on Total Mortgages Per Housing Unit															
Regular monthly payments of interest and/or principal....															
Less than \$70.....	24,906	489	313	521	826	1,326	1,677	3,355	5,752	5,543	1,952	720	-	2,431	134
\$70 to \$79.....	18,332	461	312	488	798	1,228	1,609	3,071	4,700	3,353	477	91	-	1,744	122
\$80 to \$89.....	2,467	12	-	10	26	74	15	100	569	1,106	249	52	-	255	163
\$90 to \$99.....	1,237	6	-	2	1	3	7	69	256	448	313	38	-	93	175
\$100 to \$119.....	904	8	-	19	-	4	8	63	100	267	264	38	-	134	184
\$120 to \$149.....	963	1	1	1	2	15	23	33	59	271	368	95	-	93	207
\$150 to \$174.....	551	-	-	-	-	2	1	13	21	64	210	208	-	32	275
\$175 to \$199.....	186	-	-	-	-	-	13	-	13	8	42	87	-	24	282
\$200 to \$199.....	78	-	-	-	-	-	-	1	6	3	8	46	-	13	...
\$250 to \$249.....	108	-	-	-	-	-	-	2	27	19	15	36	-	9	213
\$250 to \$299.....	52	-	-	-	-	-	1	2	-	2	4	12	-	31	...
\$300 or more.....	28	-	-	-	-	-	-	-	-	2	3	19	-	4	...
Median.....dollars..	47	37	35	37	36	38	36	38	43	57	88	126	-	48	...
Mean.....dollars..	56	26	20	26	26	31	35	43	56	67	89	131	-	56	...
No regular payments required..	8	3	-	-	-	-	1	1	-	2	-	-	-	-	...

**Table 11. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971—Continued**

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts reported		
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued															
Current Status of First Mortgage Payments															
Current or ahead of schedule.....	23,940	447	294	482	749	1,288	1,632	3,280	5,528	5,362	1,900	714	-	2,264	134
Delinquent (30 days or more).....	810	34	19	37	71	23	28	63	191	140	41	7	-	155	128
1 to 3 payments.....	512	14	4	13	55	14	8	28	134	106	35	6	-	98	136
4 or more payments.....	297	20	15	24	16	9	21	35	58	34	6	1	-	58	108
Foreclosure in process.....	105	17	15	12	2	5	15	9	14	4	1	-	-	10	80
Foreclosure not in process.....	193	2	-	12	14	5	6	26	44	30	5	1	-	48	125
Not reported.....	159	7	-	2	6	15	16	12	33	41	12	2	-	12	132
No regular payments required.....	8	3	-	-	-	-	1	1	-	2	-	-	-	-	...
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts															
Regular payments for interest and/or principal on first mortgage .....	24,909	489	313	521	826	1,326	1,677	3,355	5,752	5,543	1,952	724	-	2,431	134
Less than 20 percent.....	2,473	50	126	134	161	312	268	517	350	261	181	114	-	-	107
20 to 29 percent.....	3,484	48	54	66	276	328	367	537	647	703	305	152	-	-	123
30 to 39 percent.....	6,274	47	39	134	124	286	444	848	1,586	1,931	596	240	-	-	142
40 to 49 percent.....	5,882	91	10	61	113	138	311	729	1,965	1,759	543	163	-	-	142
50 to 59 percent.....	2,196	30	4	56	33	48	155	305	715	561	244	44	-	-	139
60 to 69 percent.....	965	5	8	8	70	46	28	216	311	210	55	8	-	-	129
70 to 79 percent.....	392	24	29	9	5	56	45	58	94	60	8	2	-	-	109
80 to 89 percent.....	259	1	22	17	11	85	7	75	20	13	8	-	-	-	89
90 to 99 percent.....	156	24	17	2	23	4	6	48	13	18	2	-	-	-	100
100 percent or more.....	397	169	4	33	11	24	47	21	51	27	11	1	-	-	67
Not reported or not computed.....	2,431	-	-	-	-	-	-	-	-	-	-	-	-	2,431	-
Median.....	38	52	25	34	29	30	34	37	41	39	38	33	-	-	...
Other properties.....	8	3	-	-	-	-	1	1	-	2	-	-	-	-	...
Real Estate Tax Per \$1,000 Value															
Less than \$10.....	1,013	4	28	49	78	28	89	109	333	139	50	26	-	80	127
\$10 to \$14.....	1,863	68	13	71	14	36	141	251	578	453	118	22	-	98	134
\$15 to \$19.....	2,978	61	47	57	76	209	162	411	816	719	197	96	-	126	134
\$20 to \$24.....	3,230	56	29	23	77	170	121	473	1,004	788	226	70	-	192	137
\$25 to \$29.....	2,298	30	39	49	14	57	75	328	777	525	205	80	-	119	139
\$30 to \$39.....	2,389	84	20	30	43	35	75	288	513	815	298	115	-	74	154
\$40 to \$49.....	1,918	8	3	17	41	81	158	193	464	517	271	97	-	69	147
\$50 to \$59.....	1,380	7	1	16	111	115	178	225	244	318	94	48	-	22	123
\$60 or more.....	2,122	31	63	78	215	344	293	466	232	219	96	26	-	59	100
Not reported or not computed.....	5,725	143	70	130	157	250	386	613	792	1,051	397	142	-	1,593	131
Median.....dollars..	26	23	25	23	47	40	37	26	23	26	29	29	-	22	...
Real Estate Tax as Percent of Rental Receipts															
Less than 5 percent.....	317	-	20	39	15	7	16	15	133	36	31	6	-	-	130
5 to 9 percent.....	2,435	106	13	30	47	94	189	320	862	600	111	62	-	-	134
10 to 14 percent.....	4,844	27	66	114	100	243	281	650	1,597	1,225	388	153	-	-	137
15 to 19 percent.....	4,135	8	43	101	100	133	270	653	1,246	1,130	330	121	-	-	138
20 to 24 percent.....	3,717	78	26	80	282	331	245	570	575	935	438	158	-	-	132
25 to 29 percent.....	3,889	13	31	98	131	316	424	669	743	978	358	128	-	-	130
30 to 34 percent.....	1,563	26	31	15	59	111	129	263	286	395	190	61	-	-	135
35 to 39 percent.....	444	7	23	4	16	43	22	78	121	85	28	17	-	-	127
40 percent or more.....	654	214	43	11	32	15	17	87	100	93	28	13	-	-	96
Not reported or not computed.....	2,920	13	18	28	45	31	86	52	89	68	51	5	-	2,431	108
Median.....	19	31	21	18	22	22	20	20	15	18	21	20	-	-	...
PROPERTY CHARACTERISTICS															
Year Property Acquired															
1969.....	3,178	56	49	70	78	164	143	387	842	727	307	52	-	303	137
1967 and 1968.....	6,145	99	37	87	121	255	282	573	1,890	1,596	364	191	-	648	140
1965 and 1966.....	4,133	74	36	63	47	108	207	598	1,019	977	443	124	-	437	141
1960 to 1964.....	5,645	122	63	95	243	279	404	858	1,052	1,382	498	192	-	458	135
1955 to 1959.....	1,951	69	20	37	107	106	89	244	356	460	173	72	-	218	136
1950 to 1954.....	1,416	4	48	27	59	96	124	263	264	250	80	39	-	164	120
1949 or earlier.....	2,449	67	61	142	172	319	429	434	328	152	87	54	-	204	98
Not reported.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Table 11. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Mortgaged Properties: 1971—Continued

[Number of mortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Monthly rental receipts per housing unit														Median (dollars)
		Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
	Total														
PROPERTY CHARACTERISTICS--Continued															
Year Built															
1969.....	1,464	1	21	29	26	56	25	190	471	316	126	14	-	188	138
1967 and 1968.....	3,739	18	42	31	32	114	193	348	1,109	1,120	249	100	-	383	144
1965 and 1966.....	3,159	53	5	3	8	41	61	399	852	945	399	84	-	308	150
1960 to 1964.....	5,347	49	5	28	71	75	219	592	1,571	1,535	579	205	-	417	147
1950 to 1959.....	2,970	75	35	64	79	99	84	296	649	929	278	108	-	274	148
1940 to 1949.....	1,688	32	36	73	59	135	228	285	408	215	60	42	-	113	115
1939 or earlier.....	5,929	244	159	290	528	792	845	1,176	614	356	216	135	-	572	97
Not reported.....	623	19	9	3	23	14	24	69	77	128	45	36	-	177	144
Purchase Price Per Housing Unit															
Properties acquired by purchase 1967 to 1969.....															
Less than \$5,000.....	9,287	154	85	155	197	417	422	957	2,720	2,318	669	243	-	951	139
\$5,000 to \$7,499.....	656	94	8	59	74	101	65	72	62	14	2	-	-	105	84
\$7,500 to \$9,999.....	1,038	4	1	14	36	102	137	245	366	60	-	1	-	73	115
\$10,000 to \$12,499.....	2,141	29	11	20	11	51	61	226	1,139	418	30	25	-	120	135
\$12,500 to \$14,999.....	2,254	9	24	34	19	108	86	264	696	873	49	5	-	86	143
\$15,000 to \$17,499.....	1,089	-	7	2	21	9	49	67	252	481	138	4	-	59	161
\$17,500 to \$19,999.....	536	8	-	1	20	3	6	34	66	222	123	6	-	47	174
\$20,000 to \$24,999.....	311	4	-	17	-	15	5	20	23	49	126	12	-	40	201
\$25,000 to \$29,999.....	278	1	21	-	-	-	-	-	27	63	103	50	-	13	219
\$30,000 to \$34,999.....	129	-	-	-	-	1	-	2	5	6	37	69	-	10	260
\$35,000 to \$39,999.....	55	-	-	-	-	-	1	-	6	20	9	20	-	-	...
\$40,000 to \$49,999.....	14	-	-	-	-	-	-	1	-	-	2	11	-	-	...
\$50,000 or more.....	20	-	-	-	-	-	-	-	-	-	3	15	-	1	...
Not reported.....	63	-	-	-	-	-	-	-	8	12	-	15	-	28	...
Median.....dollars..	702	4	13	7	16	28	11	26	70	102	47	10	-	368	146
Other properties.....	15,630	338	228	365	629	910	1,257	2,399	3,032	3,227	1,284	480	-	1,480	129
Rental Receipts as Percent of Value															
Less than 5 percent.....	223	85	22	19	28	6	13	7	16	25	1	-	-	-	62
5 to 9 percent.....	1,356	83	34	115	77	168	175	268	182	148	62	43	-	-	101
10 to 14 percent.....	6,022	81	58	84	162	184	359	902	1,777	1,580	602	234	-	-	139
15 to 19 percent.....	6,511	27	22	47	76	201	222	731	2,291	2,048	674	173	-	-	145
20 to 24 percent.....	2,313	6	52	25	107	201	230	442	482	538	160	71	-	-	125
25 to 29 percent.....	1,030	59	13	40	101	142	109	165	189	141	44	27	-	-	106
30 to 39 percent.....	893	2	26	28	108	157	201	217	64	30	28	34	-	-	96
40 percent or more.....	395	17	26	58	51	41	63	47	44	28	18	2	-	-	90
Not reported or not computed.....	6,173	132	60	106	116	227	306	577	708	1,006	365	139	-	2,431	134
Median.....	16	10	17	14	20	19	18	16	16	16	15	15	-	-	...
Rental Vacancy Losses as Percent of Potential Receipts															
Less than 1.0 percent.....	7,732	139	60	139	339	478	744	1,189	1,611	1,870	792	371	-	-	134
1.0 to 2.9 percent.....	4,133	45	58	100	107	165	234	561	1,088	1,217	441	118	-	-	142
3.0 to 4.9 percent.....	2,562	24	14	35	52	99	123	320	876	733	227	60	-	-	141
5.0 to 6.9 percent.....	1,673	30	31	28	50	80	83	248	477	437	156	53	-	-	138
7.0 to 8.9 percent.....	884	6	20	4	26	29	57	172	300	212	45	12	-	-	133
9.0 to 10.9 percent.....	982	31	15	51	22	37	40	106	396	214	44	26	-	-	134
11.0 to 12.9 percent.....	452	5	5	4	18	37	10	111	160	81	15	5	-	-	127
13.0 to 14.9 percent.....	388	7	5	28	22	2	43	38	142	78	18	4	-	-	130
15 percent or more.....	1,559	79	49	104	106	182	145	311	339	208	32	5	-	-	107
Not reported or not computed.....	4,555	126	57	26	86	218	200	300	364	494	183	71	-	2,431	124
Median.....	2.1	2.9	3.7	3.3	1.6	1.7	0.9	2.1	2.9	2.0	1.3	0.8	-	-	...
OWNER CHARACTERISTICS															
Type of Owner															
Individual.....	5,465	154	67	117	174	340	311	867	1,383	1,109	251	77	-	617	128
Partnership.....	9,291	121	43	137	193	375	523	1,021	2,398	2,499	1,000	302	-	679	143
Real estate corporation.....	7,335	149	114	168	418	530	618	969	1,506	1,472	499	179	-	711	126
Real estate investment trust.....	425	6	12	39	-	23	9	49	92	115	53	7	-	18	140
Financial institution.....	73	-	-	-	-	2	-	12	15	35	3	1	-	4	...
Housing cooperative organization.....	1,088	59	24	11	15	10	98	238	153	80	96	124	-	180	119
Other.....	1,101	2	53	48	23	41	95	198	188	226	48	32	-	148	122
Not reported.....	140	-	-	1	4	5	23	3	17	9	3	2	-	73	...

**Table 12. Monthly Rental Receipts Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Nonmortgaged Properties: 1971**

[Number of nonmortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Monthly rental receipts per housing unit														Median (dollars)
	Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported	
50-or-more-housing-unit nonmortgaged properties.....	1,992	260	175	124	229	151	231	257	163	161	77	33	...	129	89
<b>RECURRING EXPENSES</b>															
<b>Real Estate Tax per \$1,000 Value</b>															
Less than \$10.....	53	3	2	2	-	5	3	24	3	4	3	-	...	4	...
\$10 to \$14.....	130	58	11	1	31	4	1	2	5	4	4	8	...	1	56
\$15 to \$19.....	126	7	20	3	3	3	3	36	12	6	2	10	...	20	107
\$20 to \$24.....	157	4	3	3	13	32	6	27	28	36	-	4	...	-	112
\$25 to \$29.....	190	9	39	17	52	12	8	6	9	28	5	-	...	5	75
\$30 to \$39.....	292	42	63	36	39	14	32	12	11	15	3	1	...	24	68
\$40 to \$49.....	133	3	3	8	10	8	34	14	29	5	14	1	...	2	99
\$50 to \$59.....	97	5	6	3	1	3	7	41	7	5	3	-	...	17	107
\$60 or more.....	200	23	3	31	7	41	33	15	15	24	6	-	...	1	88
Not reported or not computed.....	614	108	24	20	71	27	104	80	43	32	37	10	...	56	92
Median.....dollars..	31	27	29	37	27	33	43	24	32	27	...	...	...	33	...
<b>Real Estate Tax as Percent of Rental Receipts</b>															
Less than 5 percent.....	80	2	-	1	-	2	18	23	3	5	25	-	...	-	114
5 to 9 percent.....	233	63	24	3	51	9	8	32	12	6	6	18	...	-	75
10 to 14 percent.....	491	19	62	37	96	58	36	58	38	77	3	6	...	-	85
15 to 19 percent.....	328	29	40	33	16	40	61	45	32	17	12	4	...	-	90
20 to 24 percent.....	188	5	6	6	18	20	63	37	12	11	10	1	...	-	96
25 to 29 percent.....	174	4	2	3	37	7	12	42	40	19	5	3	...	-	110
30 to 34 percent.....	115	6	29	29	4	10	6	8	17	5	1	-	...	-	67
35 to 39 percent.....	47	4	1	2	-	2	18	1	2	5	13	-	...	-	...
40 percent or more.....	86	51	1	4	2	3	1	6	2	14	1	-	...	-	42
Not reported or not computed.....	250	76	11	6	4	-	7	5	5	1	1	1	...	129	38
Median.....	16	16	14	17	13	15	19	16	18	14	16	...	...	-	...
<b>PROPERTY CHARACTERISTICS</b>															
<b>Year Built</b>															
1969.....	9	-	-	-	-	1	-	-	-	1	-	-	...	6	...
1967 and 1968.....	40	17	-	-	-	-	-	-	3	7	-	10	...	2	...
1965 and 1966.....	49	-	1	3	-	1	2	1	27	3	6	2	...	-	...
1960 to 1964.....	135	2	7	1	-	-	4	7	17	80	5	2	...	9	165
1950 to 1959.....	149	28	5	2	8	3	4	45	10	8	5	1	...	30	104
1940 to 1949.....	156	5	7	4	16	6	34	51	11	1	15	-	...	5	101
1939 or earlier.....	1,396	209	155	111	204	137	187	127	92	54	44	18	...	58	79
Not reported.....	60	-	-	2	1	2	2	26	2	6	-	-	...	19	...
<b>Purchase Price Per Housing Unit</b>															
<b>Properties acquired by purchase 1967 to 1969.....</b>															
Less than \$5,000.....	147	25	32	15	2	4	4	4	11	21	4	11	...	11	66
\$5,000 to \$7,499.....	85	25	32	13	-	2	2	-	2	2	3	-	...	1	55
\$7,500 to \$9,999.....	10	-	-	-	2	2	-	-	-	6	-	-	...	-	...
\$10,000 to \$12,499.....	20	-	-	1	-	-	2	4	4	3	-	-	...	6	...
\$12,500 to \$14,999.....	5	-	-	-	-	-	-	-	2	3	-	-	...	-	...
\$15,000 to \$17,499.....	4	-	-	-	-	-	-	-	1	3	-	-	...	-	...
\$17,500 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	...	-	...
\$20,000 to \$24,999.....	2	-	-	-	-	-	-	-	-	2	-	-	...	-	...
\$25,000 to \$29,999.....	11	-	-	1	-	-	-	-	1	-	1	8	...	-	...
\$30,000 to \$34,999.....	2	-	-	-	-	-	-	-	-	1	-	-	...	1	...
\$35,000 to \$39,999.....	1	-	-	-	-	-	-	-	-	-	-	1	...	-	...
\$40,000 to \$49,999.....	-	-	-	-	-	-	-	-	-	-	-	-	...	-	...
\$50,000 or more.....	1	-	-	-	-	-	-	-	-	-	-	1	...	-	...
Not reported.....	6	-	-	-	-	-	-	-	1	2	-	1	...	3	...
Median.....dollars..	4,100	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Other properties.....	1,845	235	143	108	227	147	227	253	152	139	72	22	...	118	90
<b>Rental Receipts as Percent of Value</b>															
Less than 5 percent.....	55	44	7	1	-	2	-	-	1	-	-	-	...	-	...
5 to 9 percent.....	76	6	34	6	5	4	2	6	4	5	4	-	...	-	59
10 to 14 percent.....	202	49	5	3	43	13	5	14	33	18	15	4	...	-	80
15 to 19 percent.....	314	27	25	7	5	14	69	23	46	75	11	12	...	-	108
20 to 24 percent.....	320	35	28	48	36	32	14	70	21	25	3	8	...	-	84
25 to 29 percent.....	162	7	31	1	56	14	25	16	9	2	-	-	...	-	77
30 to 39 percent.....	137	5	15	38	15	7	10	33	6	3	4	-	...	-	76
40 percent or more.....	89	3	12	4	1	38	3	20	3	1	2	1	...	-	86
Not reported or not computed.....	638	84	17	15	68	27	103	75	40	31	37	9	...	129	94
Median.....	20	13	21	23	23	24	19	23	17	17	...	...	...	-	...



Table 12. **Monthly Rental Receipts Per Housing Unit, Rental and Vacant 50-or-More-Housing-Unit Nonmortgaged Properties: 1971—Continued**

[Number of nonmortgaged properties. Properties acquired before 1970, excludes properties with less than half of units in rental market during all of year preceding survey. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**United States**

PROPERTY CHARACTERISTICS--Continued

Rental Vacancy Losses as Percent of Potential Receipts

Less than 1.0 percent.....  
1.0 to 2.9 percent.....  
3.0 to 4.9 percent.....  
5.0 to 6.9 percent.....  
7.0 to 8.9 percent.....  
9.0 to 10.9 percent.....  
11.0 to 12.9 percent.....  
13.0 to 14.9 percent.....  
15 percent or more.....  
Not reported or not computed.....  
Median.....

OWNER CHARACTERISTICS

Type of Owner

Individual.....  
Partnership.....  
Real estate corporation.....  
Real estate investment trust.....  
Financial institution.....  
Housing cooperative organization.....  
Other.....  
Not reported.....

Monthly rental receipts per housing unit															Median (dollars)
Total	Less than \$50	\$50 to \$59	\$60 to \$69	\$70 to \$79	\$80 to \$89	\$90 to \$99	\$100 to \$119	\$120 to \$149	\$150 to \$199	\$200 to \$299	\$300 or more	No rental receipts	Not reported		
586	76	34	64	50	59	98	75	65	34	23	9	...	-	91	
298	25	7	9	9	42	42	32	39	57	27	9	...	-	109	
195	3	35	8	4	17	49	30	17	7	25	-	...	-	96	
83	1	6	1	34	9	9	11	3	7	1	1	...	-	80	
79	11	7	2	37	2	7	1	1	2	-	10	...	-	75	
127	27	3	7	57	7	17	7	1	1	-	-	...	-	75	
36	-	-	1	-	4	2	1	8	22	-	-	...	-	...	
67	3	39	13	4	2	1	2	-	1	-	1	...	-	...	
180	76	39	8	10	5	-	36	2	4	-	1	...	-	53	
341	38	5	11	26	5	6	61	27	26	1	3	...	129	104	
2.6	7.5	7.4	0.8	7.1	2.1	2.0	2.3	1.2	2.4	2.2	...	...	-	...	
OWNER CHARACTERISTICS															
Type of Owner															
569	72	98	68	75	37	44	104	17	11	6	-	...	36	73	
319	40	46	15	48	14	37	25	16	24	14	12	...	26	79	
545	38	14	15	59	78	116	96	52	30	10	13	...	22	94	
49	-	3	-	12	2	24	1	7	-	-	-	...	-	...	
162	18	2	2	24	3	3	4	25	67	5	2	...	6	145	
38	15	3	2	-	4	2	1	3	2	-	-	...	6	...	
282	78	8	21	10	13	5	25	43	25	41	5	...	6	101	
27	-	-	-	-	-	-	-	-	-	1	-	...	26	...	

Table 13. Junior Mortgage Characteristics, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of junior mortgages. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

United States	Properties with--			United States	Properties with--		
	All junior mortgages	FHA or VA first mortgage	Conventional first mortgage		All junior mortgages	FHA or VA first mortgage	Conventional first mortgage
Total mortgages.....	5,844	52	5,792	MORTGAGE CHARACTERISTICS--Continued			
MORTGAGE CHARACTERISTICS				Servicing of Junior Mortgage			
Face Amount of Junior Mortgage Loan				Holder.....	4,962	51	4,911
Less than \$50,000.....	969	14	956	Agent.....	882	1	881
\$50,000 to \$74,999.....	976	2	975				
\$75,000 to \$99,999.....	593	2	591	Location of Junior Mortgage Holder			
\$100,000 to \$149,999.....	1,034	7	1,027	Property in Northeast region.....	2,596	29	2,568
\$150,000 to \$199,999.....	544	2	542	Lender in same region.....	2,482	28	2,454
\$200,000 to \$249,999.....	459	-	459	Lender in different region or outside			
\$250,000 to \$299,999.....	338	-	338	United States.....	112	1	111
\$300,000 to \$399,999.....	315	2	313	Not reported.....	3	-	3
\$400,000 to \$499,999.....	210	15	195	Property in North Central region..	507	-	507
\$500,000 or more.....	406	9	397	Lender in same region.....	408	-	408
Median.....dollars..	118,600	...	118,200	Lender in different region or outside			
Year Junior Mortgage Made or Assumed				United States.....	101	-	101
1969 to 1971 (part).....	2,933	16	2,918	Not reported.....	-	-	-
1967 and 1968.....	1,405	21	1,383	Property in South region.....	1,505	21	1,484
1965 and 1966.....	820	1	819	Lender in same region.....	1,230	21	1,209
1960 to 1964.....	615	8	607	Lender in different region or outside			
1955 to 1959.....	44	4	40	United States.....	276	-	276
1950 to 1954.....	10	2	8	Not reported.....	-	-	-
1949 or earlier.....	17	-	17	Property in West region.....	1,235	2	1,233
Term of Junior Mortgage				Lender in same region.....	1,199	2	1,197
Less than 8 years.....	1,872	3	1,869	Lender in different region or outside			
8 to 12 years.....	2,045	3	2,042	United States.....	33	-	33
13 to 17 years.....	496	2	494	Not reported.....	2	-	2
18 to 22 years.....	439	8	431	Holder's Acquisition of Junior Mortgage			
23 to 27 years.....	248	15	233	Originated by holder.....	4,995	52	4,943
28 to 32 years.....	108	14	94	Purchased from present servicer.....	176	-	176
33 to 37 years.....	5	1	4	Purchased from someone else.....	523	-	523
38 years or more.....	13	-	13	Not reported.....	150	-	150
No stated term.....	619	7	612				
Median.....	9.8	...	9.8	MORTGAGE PAYMENTS AND OTHER EXPENSES			
Interest Rate on Junior Mortgage				Method of Payment of Junior Mortgage			
Less than 5.0 percent.....	329	19	310	Regular payments required.....	5,775	52	5,723
5.0 percent.....	330	9	321	Interest and principal.....	4,173	39	4,134
5.1 to 5.9 percent.....	215	3	212	Principal only.....	60	-	60
6.0 percent.....	1,604	14	1,589	Interest only.....	1,542	13	1,529
6.1 to 6.4 percent.....	62	-	62	No regular payment required.....	69	-	69
6.5 to 6.9 percent.....	284	1	283	Amortization of Junior Mortgage			
7.0 percent.....	860	1	859	Principal payments required.....	4,233	39	4,193
7.1 to 7.4 percent.....	50	-	50	Fully amortized.....	1,998	37	1,960
7.5 to 7.9 percent.....	347	3	344	Partially amortized.....	2,235	2	2,233
8.0 percent.....	434	1	433	Other mortgages.....	1,611	13	1,598
8.1 to 8.4 percent.....	60	-	60				
8.5 to 8.9 percent.....	204	-	204	Current Status of Junior Mortgage Payments			
9.0 percent.....	151	-	151	Current or ahead of schedule.....	5,410	51	5,359
9.1 to 9.9 percent.....	89	-	89	Delinquent (30 days or more).....	295	-	295
10.0 percent or more.....	826	1	825	1 to 3 payments.....	141	-	141
Median.....	7.0	...	7.0	4 or more payments.....	154	-	154
Variable Interest Rate on Junior Mortgage				Foreclosure in process.....	45	-	45
Yes.....	326	4	322	Foreclosure not in process.....	109	-	109
No.....	5,516	48	5,468	Not reported.....	69	1	68
Not reported.....	2	-	2	No regular payments required.....	69	-	69
Holder of Junior Mortgage							
Commercial bank or trust company.....	391	5	386				
Mutual savings bank.....	89	14	75				
Savings and loan association.....	146	-	146				
Life insurance company.....	189	-	189				
Mortgage company.....	217	14	203				
Federal agency.....	8	1	7				
Real estate or construction company.....	691	8	683				
Individual or individual's estate.....	3,191	9	3,182				
Other.....	921	1	920				



Table 1b. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	29,019	2,057	26,962	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	6,467	344	6,123
Inside SMSA's.....	...	...	...	1967 and 1968.....	5,865	197	5,667
1,000,000 or more.....	...	...	...	1965 and 1966.....	3,928	70	3,858
250,000 to 999,999.....	...	...	...	1960 to 1964.....	5,688	144	5,545
50,000 to 249,999.....	...	...	...	1955 to 1959.....	2,140	212	1,927
10,000 to 49,999.....	...	...	...	1950 to 1954.....	1,636	233	1,403
Less than 10,000 and rural.....	...	...	...	1949 or earlier.....	3,295	857	2,438
Outside SMSA's.....	...	...	...	Not reported.....	-	-	-
10,000 or more.....	...	...	...				
2,500 to 9,999.....	...	...	...	Year Built			
Less than 2,500 and rural.....	...	...	...	1969 and 1970 (part).....	2,671	64	2,607
Number of Housing Units				1967 and 1968.....	3,685	42	3,643
50 to 74.....	12,053	1,270	10,783	1965 and 1966.....	3,240	49	3,191
75 to 99.....	5,768	292	5,476	1960 to 1964.....	5,753	144	5,609
100 to 149.....	5,357	277	5,079	1950 to 1959.....	3,221	164	3,057
150 to 199.....	2,509	72	2,436	1940 to 1949.....	1,911	165	1,746
200 to 299.....	1,899	85	1,814	1939 or earlier.....	7,720	1,371	6,350
300 to 499.....	1,037	41	996	Not reported.....	818	60	758
500 to 999.....	340	10	331				
1,000 or more.....	56	10	46	Purchase Price Per Housing Unit			
Number of Buildings				Properties acquired by purchase 1967 to 1971 (part).....	11,928	217	11,711
1.....	16,763	1,426	15,337	Less than \$5,000.....	1,099	109	991
2 to 4.....	4,586	226	4,360	\$5,000 to \$7,499.....	1,183	18	1,165
5 or more.....	7,662	404	7,258	\$7,500 to \$9,999.....	2,513	38	2,475
Not reported.....	8	1	6	\$10,000 to \$12,499.....	2,759	10	2,750
Manner of Acquisition				\$12,500 to \$14,999.....	1,471	6	1,466
By purchase.....	27,830	1,451	26,378	\$15,000 to \$17,499.....	796	7	790
Placed one new mortgage.....	16,782	644	16,138	\$17,500 to \$19,999.....	442	4	438
Placed two or more new mortgages.....	2,067	47	2,019	\$20,000 to \$24,999.....	370	14	356
Assumed mortgage(s) already on property.....	5,412	300	5,112	\$25,000 to \$29,999.....	160	2	158
Assumed mortgage already on property and placed new mortgage.....	2,516	27	2,489	\$30,000 to \$34,999.....	79	1	78
All cash.....	625	319	307	\$35,000 to \$39,999.....	15	-	15
Borrowed other than with mortgage.....	258	48	210	\$40,000 to \$49,999.....	46	1	45
Other.....	170	68	102	\$50,000 or more.....	77	-	77
Not by purchase.....	1,023	477	546	Not reported.....	918	9	909
Inheritance or gift.....	618	211	407	Median.....dollars..	10,600	4,800	10,700
Other.....	405	266	139	Other properties.....	17,091	1,840	15,251
Not reported.....	166	129	37				
Source of Downpayment <sup>1</sup>				Value			
Properties purchased 1965 to 1971 (part).....	15,812	267	15,546	Under \$300,000.....	2,608	573	2,034
Cash.....	13,263	230	13,033	\$300,000 to \$399,999.....	1,324	192	1,132
Sale of stocks, shares or other securities.....	1,231	5	1,227	\$400,000 to \$499,999.....	1,169	89	1,081
Sale of land or other real estate.....	982	1	981	\$500,000 to \$749,999.....	3,936	240	3,695
Owner's cash, bank deposits, share accounts, or bonds.....	8,264	155	8,108	\$750,000 to \$999,999.....	2,947	98	2,848
Borrowing other than mortgage on this property.....	1,971	26	1,944	\$1,000,000 to \$1,499,999.....	4,269	119	4,150
Other cash source or source not reported... Noncash.....	815	42	774	\$1,500,000 to \$1,999,999.....	2,298	49	2,249
Land used for structure(s) on this property.....	2,455	14	2,441	\$2,000,000 to \$2,999,999.....	2,120	63	2,057
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	1,262	-	1,262	\$3,000,000 to \$4,999,999.....	1,470	34	1,435
Other noncash source or no downpayment.....	459	-	459	\$5,000,000 or more.....	1,062	44	1,019
Not reported.....	735	14	720	Not reported.....	5,817	556	5,261
Other properties.....	2,651	45	2,607	Median.....dollars..	967,500	392,300	1,007,100
Land and Building Acquisition							
During same 12-month period.....	21,581	1,843	19,738	Value Per Housing Unit			
Acquired land previously.....	5,323	131	5,192	Less than \$5,000.....	3,490	685	2,805
Land not owned by building owner.....	810	27	783	\$5,000 to \$7,499.....	2,729	333	2,396
Not reported.....	1,305	56	1,249	\$7,500 to \$9,999.....	3,703	119	3,584
				\$10,000 to \$12,499.....	4,746	159	4,587
				\$12,500 to \$14,999.....	3,148	68	3,080
				\$15,000 to \$17,499.....	2,274	24	2,250
				\$17,500 to \$19,999.....	1,072	38	1,034
				\$20,000 to \$24,999.....	919	34	885
				\$25,000 to \$34,999.....	744	16	728
				\$35,000 to \$49,999.....	196	7	189
				\$50,000 or more.....	180	18	162
				Not reported.....	5,817	556	5,261
				Median.....dollars..	10,900	5,500	11,100

<sup>1</sup>Detail does not add to total because owners reported more than one source.

Table 1b. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Total	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	25,621	1,822	23,799	Acquired before 1970.....	25,754	1,850	23,904
Less than \$50.....	641	165	475	Less than \$100.....	1,955	447	1,509
\$50 to \$59.....	459	149	309	\$100 to \$199.....	5,655	496	5,159
\$60 to \$69.....	645	124	521	\$200 to \$299.....	6,510	445	6,065
\$70 to \$79.....	1,048	229	819	\$300 to \$349.....	2,165	97	2,068
\$80 to \$89.....	1,476	150	1,326	\$350 to \$399.....	1,735	53	1,681
\$90 to \$99.....	1,844	230	1,614	\$400 to \$449.....	1,442	70	1,373
\$100 to \$119.....	3,481	235	3,247	\$450 to \$499.....	1,143	28	1,116
\$120 to \$149.....	5,470	142	5,328	\$500 to \$549.....	849	28	821
\$150 to \$174.....	3,712	120	3,592	\$550 to \$599.....	731	14	717
\$175 to \$199.....	1,696	40	1,656	\$600 to \$699.....	978	24	954
\$200 to \$249.....	1,321	33	1,288	\$700 to \$799.....	455	13	443
\$250 to \$299.....	688	44	645	\$800 or more.....	1,038	54	985
\$300 or more.....	736	33	703	Not reported.....	1,095	81	1,014
No rental receipts.....	3	3	-	Median.....dollars..	272	188	278
Not reported.....	2,401	125	2,276	Acquired 1970 and 1971 (part).....	3,265	208	3,058
Median.....dollars..	131	91	133	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	141	108	144	Acquired before 1970.....	25,754	1,850	23,904
Acquired 1970 and 1971 (part).....	3,131	183	2,948	Less than \$10.....	947	53	895
Purchase Price as Percent of Value				\$10 to \$14.....	1,799	100	1,698
Acquired by purchase.....	27,838	1,456	26,382	\$15 to \$19.....	2,903	104	2,799
Purchased 1967 to 1971 (part).....	11,928	217	11,711	\$20 to \$24.....	3,217	136	3,081
Less than 80 percent.....	2,289	44	2,245	\$25 to \$29.....	2,388	164	2,224
80 to 89 percent.....	1,941	22	1,918	\$30 to \$39.....	2,588	274	2,314
90 to 94 percent.....	1,270	9	1,261	\$40 to \$49.....	2,018	132	1,885
95 to 99 percent.....	1,150	10	1,140	\$50 to \$59.....	1,439	97	1,342
100 percent or more.....	4,044	120	3,924	\$60 or more.....	2,348	226	2,122
Not reported.....	1,235	12	1,223	Not reported or not computed.....	6,107	563	5,543
Median.....	94	85	94	Median.....dollars..	27	33	26
Purchased 1960 to 1966.....	9,353	130	9,223	Acquired 1970 and 1971 (part).....	3,265	208	3,058
Less than 60 percent.....	550	14	536	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	1,683	20	1,663	Acquired before 1970 <sup>2</sup> .....	25,621	1,822	23,799
80 to 89 percent.....	1,502	8	1,494	Less than 5 percent.....	397	80	317
90 to 99 percent.....	1,151	5	1,146	5 to 9 percent.....	2,261	181	2,080
100 percent or more.....	1,822	44	1,778	10 to 14 percent.....	5,152	465	4,688
Not reported.....	2,645	38	2,606	15 to 19 percent.....	4,277	305	3,972
Median.....	87	96	87	20 to 24 percent.....	3,772	188	3,583
Purchased 1959 or earlier.....	6,557	1,109	5,448	25 to 29 percent.....	3,989	174	3,816
Less than 40 percent.....	386	211	175	30 to 34 percent.....	1,644	115	1,529
40 to 59 percent.....	624	165	460	35 to 39 percent.....	488	47	441
60 to 79 percent.....	850	91	759	40 percent or more.....	717	70	647
80 to 99 percent.....	1,022	174	847	Not reported or not computed.....	2,923	198	2,725
100 percent or more.....	1,121	89	1,032	Median.....	19	16	19
Not reported.....	2,554	379	2,175	Acquired 1970 and 1971 (part).....	3,131	183	2,948
Median.....	82	58	85	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	1,179	602	579	Acquired before 1970 <sup>2</sup> .....	25,621	1,822	23,799
Rental Receipts as Percent of Value				Less than 20 percent.....	1,045	872	173
Acquired before 1970 <sup>2</sup> .....	25,621	1,822	23,799	20 to 29 percent.....	829	451	378
Less than 5 percent.....	254	39	216	30 to 39 percent.....	1,442	246	1,196
5 to 9 percent.....	1,377	75	1,303	40 to 49 percent.....	3,296	20	3,276
10 to 14 percent.....	5,854	181	5,673	50 to 59 percent.....	5,597	30	5,567
15 to 19 percent.....	6,457	314	6,143	60 to 69 percent.....	5,018	12	5,007
20 to 24 percent.....	2,469	241	2,228	70 to 79 percent.....	2,594	7	2,587
25 to 29 percent.....	1,163	162	1,001	80 to 89 percent.....	1,027	-	1,027
30 to 39 percent.....	1,030	137	893	90 to 99 percent.....	655	15	639
40 percent or more.....	481	89	393	100 to 109 percent.....	312	1	311
Not reported or not computed.....	6,535	585	5,950	110 percent or more.....	804	11	793
Median.....	16	20	16	Not reported or not computed.....	3,001	158	2,844
Acquired 1970 and 1971 (part).....	3,131	183	2,948	Median.....	58	19	59
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	3,131	183	2,948
Acquired before 1970 <sup>2</sup> .....	25,621	1,822	23,799	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	8,074	569	7,505	Type of Owner			
1.0 to 2.9 percent.....	4,226	276	3,951	Individual.....	6,424	528	5,896
3.0 to 4.9 percent.....	2,536	173	2,363	Partnership.....	10,577	336	10,241
5.0 to 6.9 percent.....	1,684	83	1,601	Real estate corporation.....	8,402	606	7,796
7.0 to 8.9 percent.....	904	79	825	Real estate investment trust.....	541	54	487
9.0 to 10.9 percent.....	1,047	127	921	Financial institution.....	305	207	98
11.0 to 12.9 percent.....	442	36	405	Housing cooperative organization.....	1,224	41	1,183
13.0 to 14.9 percent.....	388	41	347	Other.....	1,365	259	1,106
15 percent or more.....	1,663	123	1,540	Not reported.....	181	27	153
Not reported or not computed.....	4,656	315	4,341				
Median.....	2.0	2.3	2.0				
Acquired 1970 and 1971 (part).....	3,131	183	2,948				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2b. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	26,962	22,031	4,931	2,976	2,933	44	23,985	19,098	4,887
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	22,031	22,031	-	2,933	2,933	-	19,098	19,098	-
2.....	4,291	-	4,291	44	-	44	4,247	-	4,247
3 or more.....	640	-	640	-	-	-	640	-	640
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	26,618	21,719	4,899	2,976	2,933	44	23,642	18,787	4,855
Contract to purchase.....	344	311	32	-	-	-	344	311	32
Origin of First Mortgage									
Mortgage made at time property acquired.....	13,877	11,964	1,913	2,317	2,298	19	11,560	9,666	1,894
Mortgage assumed at time property acquired.....	5,230	3,010	2,219	410	386	25	4,820	2,625	2,195
Mortgage placed later than acquisition of property.....	7,855	7,056	799	249	249	-	7,606	6,807	799
Refinanced mortgage: Same lender.....	4,699	4,243	456	197	197	-	4,502	4,047	456
Different lender.....	2,490	2,173	316	37	37	-	2,453	2,136	316
Mortgage placed on a property owned free and clear of debt.....	666	640	27	15	15	-	651	624	27
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	7,855	7,056	799	249	249	-	7,606	6,807	799
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	2,090	1,820	270	29	29	-	2,061	1,791	270
Secure better terms.....	1,601	1,423	178	49	49	-	1,552	1,374	178
Provide funds for additions, improvements, or repairs to this property.....	1,600	1,494	106	61	61	-	1,539	1,433	106
Provide funds for investment in other real estate.....	551	518	33	2	2	-	548	515	33
Provide funds for other types of investments.....	172	163	9	-	-	-	172	163	9
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	437	366	72	18	18	-	420	348	72
Not reported.....	1,404	1,272	131	90	90	-	1,314	1,182	131
Other properties.....	19,107	14,974	4,132	2,727	2,684	44	16,379	12,291	4,089
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	8,350	6,395	1,955	587	571	16	7,763	5,824	1,939
1967 and 1968.....	6,390	5,151	1,239	472	462	10	5,918	4,690	1,229
1965 and 1966.....	5,097	4,112	985	504	502	2	4,593	3,610	983
1960 to 1964.....	5,656	4,974	683	695	692	3	4,961	4,281	680
1955 to 1959.....	705	657	48	177	177	-	528	480	48
1950 to 1954.....	517	498	18	382	370	13	135	129	6
1949 or earlier.....	246	243	4	159	159	-	87	84	4
First Mortgage Loan									
Less than \$200,000.....	3,582	2,973	609	3	3	-	3,580	2,971	609
\$200,000 to \$299,999.....	2,106	1,557	549	18	4	14	2,088	1,553	535
\$300,000 to \$399,999.....	2,013	1,480	532	39	39	-	1,973	1,441	532
\$400,000 to \$499,999.....	2,653	1,984	669	118	116	2	2,535	1,869	667
\$500,000 to \$749,999.....	4,631	3,785	846	286	285	2	4,345	3,500	844
\$750,000 to \$999,999.....	3,268	2,733	536	488	488	-	2,781	2,245	536
\$1,000,000 to \$1,499,999.....	3,471	2,961	510	691	691	1	2,780	2,270	510
\$1,500,000 to \$1,999,999.....	1,835	1,558	277	385	385	-	1,450	1,173	277
\$2,000,000 to \$2,999,999.....	1,808	1,589	219	443	437	6	1,365	1,153	213
\$3,000,000 or more.....	1,594	1,410	183	506	487	19	1,088	925	163
Median.....dollars..	668,800	699,500	531,300	1,388,100	1,385,400	...	604,400	622,500	529,600
First Mortgage Outstanding Debt									
Less than \$200,000.....	4,907	4,067	840	11	11	-	4,896	4,056	840
\$200,000 to \$299,999.....	2,254	1,678	576	154	140	14	2,100	1,538	563
\$300,000 to \$399,999.....	2,713	2,117	596	153	153	-	2,560	1,964	596
\$400,000 to \$499,999.....	2,394	1,818	576	112	111	2	2,281	1,707	574
\$500,000 to \$749,999.....	4,247	3,436	811	332	331	2	3,915	3,106	809
\$750,000 to \$999,999.....	2,913	2,440	473	450	449	1	2,464	1,991	472
\$1,000,000 to \$1,499,999.....	3,137	2,676	461	633	633	-	2,504	2,043	461
\$1,500,000 to \$1,999,999.....	1,557	1,298	259	316	311	5	1,240	986	254
\$2,000,000 to \$2,999,999.....	1,540	1,346	194	422	413	9	1,117	933	185
\$3,000,000 or more.....	1,299	1,155	144	392	380	11	909	775	133
Median.....dollars..	571,300	597,100	478,600	1,217,400	1,214,500	...	509,900	522,800	477,500

Table 2b. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	4,424	4,067	357	11	11	-	4,413	4,056	357
\$200,000 to \$299,999.....	2,190	1,678	512	154	140	14	2,036	1,538	498
\$300,000 to \$399,999.....	2,722	2,117	605	153	153	-	2,569	1,964	605
\$400,000 to \$499,999.....	2,311	1,818	493	111	111	-	2,200	1,707	493
\$500,000 to \$749,999.....	4,388	3,436	952	334	331	4	4,054	3,106	948
\$750,000 to \$999,999.....	3,077	2,440	637	450	449	1	2,628	1,991	636
\$1,000,000 to \$1,499,999.....	3,243	2,676	567	633	633	-	2,610	2,043	567
\$1,500,000 to \$1,999,999.....	1,605	1,298	307	315	311	4	1,290	986	303
\$2,000,000 to \$2,999,999.....	1,597	1,346	252	423	413	10	1,174	933	242
\$3,000,000 or more.....	1,403	1,155	248	392	380	11	1,012	775	237
Median.....dollars..	604,400	597,100	630,900	1,217,400	1,214,500	...	547,700	522,800	629,300
Interest Rate on First Mortgage									
Less than 5.0 percent.....	2,322	2,264	58	1,654	1,628	27	668	636	32
5.0 percent.....	482	459	23	13	13	-	469	446	23
5.1 to 5.9 percent.....	5,860	4,908	952	907	892	15	4,953	4,016	937
6.0 percent.....	5,512	4,267	1,245	183	183	-	5,329	4,085	1,245
6.1 to 6.4 percent.....	1,231	944	288	12	12	-	1,220	932	288
6.5 to 6.9 percent.....	3,087	2,408	679	81	81	-	3,006	2,327	679
7.0 percent.....	1,468	1,136	333	21	21	-	1,447	1,114	333
7.1 to 7.4 percent.....	900	747	153	1	1	-	899	746	153
7.5 to 7.9 percent.....	2,280	1,754	526	51	51	-	2,229	1,702	526
8.0 percent.....	1,486	1,274	212	2	-	2	1,484	1,274	210
8.1 to 8.4 percent.....	491	368	123	-	-	-	491	368	123
8.5 to 8.9 percent.....	795	673	122	51	51	-	744	622	122
9.0 percent.....	431	314	117	-	-	-	431	314	117
9.1 to 9.9 percent.....	419	344	75	-	-	-	419	344	75
10.0 percent or more.....	196	171	25	-	-	-	196	171	25
Median.....	6.0	6.0	6.4	4.5	4.5	...	6.3	6.3	6.5
Term of First Mortgage									
Less than 8 years.....	1,642	1,389	253	-	-	-	1,642	1,389	253
8 to 12 years.....	4,990	3,911	1,079	-	-	-	4,990	3,911	1,079
13 to 17 years.....	2,357	1,878	479	21	21	-	2,336	1,856	479
18 to 22 years.....	6,857	5,380	1,477	26	26	-	6,832	5,354	1,477
23 to 27 years.....	6,658	5,267	1,391	85	69	17	6,573	5,198	1,375
28 to 32 years.....	695	597	98	212	210	2	483	387	96
33 to 37 years.....	524	509	15	433	432	1	91	77	14
38 years or more.....	2,795	2,760	35	2,199	2,175	24	596	586	10
No stated term.....	443	341	103	-	-	-	443	341	103
Median.....	21.1	21.4	20.0	38.0+	38.0+	...	20.0	20.0	19.9
Holder of First Mortgage									
Commercial bank or trust company.....	1,326	1,004	321	153	152	1	1,172	852	320
Mutual savings bank.....	8,086	6,479	1,607	692	677	15	7,394	5,802	1,592
Savings and loan association.....	4,472	3,411	1,061	43	43	-	4,429	3,368	1,061
Life insurance company.....	9,161	7,528	1,634	633	629	5	8,528	6,899	1,629
Mortgage company.....	213	164	49	30	30	-	183	134	49
Federal agency.....	1,418	1,402	16	837	824	14	581	579	2
Federal National Mortgage Association.....	136	136	-	127	127	-	9	9	-
Real estate or construction company.....	219	159	60	3	3	-	216	156	60
Individual or individual's estate.....	685	592	94	-	-	-	685	592	94
Other.....	1,245	1,156	89	457	448	9	788	708	80



Table 2b. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Total

MORTGAGE CHARACTERISTICS--Continued

Location of First Mortgage Holder

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	11,306	9,122	2,184	1,101	1,073	28	10,206	8,050	2,156
Lender in Northeast.....	10,788	8,642	2,146	905	878	27	9,883	7,764	2,119
Lender in North Central.....	66	59	6	23	22	1	43	37	5
Lender in South.....	360	336	23	168	168	-	192	169	23
Lender in West.....	5	5	-	2	2	-	3	3	-
Lender outside United States.....	82	73	9	-	-	-	82	73	9
Not reported.....	6	6	-	3	3	-	3	3	-

Property in North Central region.....	4,412	3,992	420	778	778	-	3,634	3,214	420
Lender in Northeast.....	1,285	1,119	166	162	162	-	1,124	957	166
Lender in North Central.....	2,209	1,976	233	115	115	-	2,093	1,860	233
Lender in South.....	693	688	5	500	500	-	193	188	5
Lender in West.....	18	15	3	1	1	-	17	14	3
Lender outside United States.....	206	194	12	-	-	-	206	194	12
Not reported.....	1	1	-	-	-	-	1	1	-

Property in South region.....	7,329	6,101	1,228	735	721	14	6,594	5,380	1,214
Lender in Northeast.....	3,852	3,220	632	360	360	-	3,493	2,860	632
Lender in North Central.....	497	331	166	26	26	-	471	304	166
Lender in South.....	2,753	2,378	374	348	335	14	2,404	2,044	361
Lender in West.....	28	22	7	-	-	-	28	22	7
Lender outside United States.....	196	148	48	-	-	-	196	148	48
Not reported.....	2	2	-	-	-	-	2	2	-

Property in West region.....	3,915	2,816	1,099	363	361	2	3,552	2,455	1,097
Lender in Northeast.....	998	656	342	142	140	2	857	517	340
Lender in North Central.....	256	212	44	79	79	-	177	133	44
Lender in South.....	270	263	7	116	116	-	154	147	7
Lender in West.....	2,327	1,644	683	23	23	-	2,303	1,620	683
Lender outside United States.....	63	39	24	2	2	-	61	37	24
Not reported.....	1	1	-	1	1	-	-	-	-

Servicing of First Mortgage

Holder.....	18,923	15,346	3,578	1,667	1,640	27	17,256	13,705	3,551
Agent.....	8,038	6,685	1,353	1,309	1,292	17	6,729	5,393	1,337

Holder's Acquisition of First Mortgage

Originated by holder.....	19,152	15,487	3,665	1,194	1,179	15	17,958	14,308	3,651
Purchased from present servicer.....	4,476	3,613	864	411	395	16	4,066	3,218	848
Purchased from someone else.....	2,919	2,577	342	1,270	1,257	13	1,649	1,320	329
Not reported.....	414	354	60	101	101	-	313	253	60

First Mortgagee Participation in Property Income

Yes.....	974	745	229	-	-	-	974	745	229
No.....	25,979	21,277	4,702	2,976	2,933	44	23,003	18,345	4,659
Not reported.....	8	8	-	-	-	-	8	8	-

First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	19,007	14,886	4,122	2,727	2,684	44	16,280	12,202	4,078
Less than 40 percent.....	430	195	235	4	4	-	427	192	235
40 to 49 percent.....	504	268	236	-	-	-	504	268	236
50 to 59 percent.....	964	446	518	39	26	14	925	420	505
60 to 69 percent.....	1,977	1,106	871	31	30	1	1,946	1,076	870
70 to 79 percent.....	3,068	2,098	969	185	177	8	2,883	1,922	962
80 to 89 percent.....	4,259	3,614	645	519	503	16	3,740	3,111	629
90 to 94 percent.....	1,974	1,800	174	388	387	1	1,586	1,413	173
95 to 99 percent.....	1,671	1,593	78	547	545	2	1,125	1,048	76
100 percent or more.....	2,095	2,023	72	692	691	1	1,404	1,333	71
Not reported.....	2,064	1,742	322	323	322	1	1,741	1,419	321
Median.....	83	86	70	95	95	...	81	84	70

Other properties.....	7,954	7,145	809	249	249	-	7,705	6,896	809
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Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	19,007	14,886	4,122	2,727	2,684	44	16,280	12,202	4,078
Less than 40 percent.....	211	195	15	4	4	-	207	192	15
40 to 49 percent.....	304	268	36	-	-	-	304	268	36
50 to 59 percent.....	509	446	64	26	26	-	484	420	64
60 to 69 percent.....	1,310	1,106	203	44	30	14	1,266	1,076	190
70 to 79 percent.....	2,610	2,098	511	178	177	1	2,432	1,922	510
80 to 89 percent.....	4,906	3,614	1,292	504	503	1	4,402	3,111	1,291
90 to 94 percent.....	2,365	1,800	566	392	387	5	1,973	1,413	561
95 to 99 percent.....	2,053	1,593	459	563	545	18	1,489	1,048	441
100 percent or more.....	2,677	2,023	653	695	691	4	1,982	1,333	649
Not reported.....	2,064	1,742	322	323	322	1	1,741	1,419	321
Median.....	87	86	88	95	95	...	85	84	88

Other properties.....	7,954	7,145	809	249	249	-	7,705	6,896	809
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Table 2b. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt as Percent of Value									
Less than 20 percent.....	1,119	984	136	19	19	-	1,100	964	136
20 to 29 percent.....	992	720	271	30	30	-	961	690	271
30 to 39 percent.....	1,359	1,069	290	123	118	5	1,236	951	285
40 to 49 percent.....	2,261	1,666	595	164	164	-	2,097	1,502	595
50 to 59 percent.....	3,638	2,708	929	280	266	15	3,357	2,442	915
60 to 69 percent.....	4,176	3,185	991	286	278	8	3,890	2,908	983
70 to 79 percent.....	3,872	3,265	607	491	485	6	3,381	2,780	601
80 to 89 percent.....	2,171	1,886	285	332	332	-	1,839	1,553	285
90 to 99 percent.....	1,575	1,461	114	418	416	2	1,157	1,045	112
100 percent or more.....	538	457	81	200	200	-	338	257	81
Not reported.....	5,261	4,630	631	632	624	8	4,629	4,005	623
Median.....	63	64	59	75	75	...	62	63	59
Total Outstanding Debt as Percent of Value									
Less than 20 percent.....	1,033	984	50	19	19	-	1,014	964	50
20 to 29 percent.....	755	720	34	30	30	-	724	690	34
30 to 39 percent.....	1,149	1,069	81	122	118	4	1,027	951	76
40 to 49 percent.....	1,918	1,666	252	165	164	1	1,753	1,502	251
50 to 59 percent.....	3,275	2,708	567	266	266	-	3,010	2,442	567
60 to 69 percent.....	4,029	3,185	843	291	278	14	3,737	2,908	830
70 to 79 percent.....	4,237	3,265	972	493	485	8	3,744	2,780	964
80 to 89 percent.....	2,625	1,886	740	338	332	6	2,287	1,553	734
90 to 99 percent.....	1,855	1,461	395	419	416	3	1,437	1,045	392
100 percent or more.....	824	457	367	200	200	-	624	257	367
Not reported.....	5,261	4,630	631	632	624	8	4,629	4,005	623
Median.....	66	64	73	75	75	...	65	63	73
MORTGAGE PAYMENTS AND OTHER EXPENSES									
Method of Payment of First Mortgage									
Regular payments required.....	26,954	22,023	4,931	2,976	2,933	44	23,978	19,090	4,887
Interest and principal.....	25,949	21,186	4,763	2,976	2,933	44	22,972	18,253	4,719
Fully amortized.....	17,968	14,970	2,998	2,969	2,925	44	14,999	12,045	2,955
Partially amortized.....	7,981	6,216	1,765	7	7	-	7,973	6,209	1,765
Principal only.....	4	2	2	-	-	-	4	2	2
Fully amortized.....	3	1	2	-	-	-	3	1	2
Partially amortized.....	1	1	-	-	-	-	1	1	-
Interest only.....	1,001	835	166	-	-	-	1,001	835	166
No regular payment required.....	8	8	-	-	-	-	8	8	-
Items Included in First Mortgage Payment									
Regular payments of both interest and principal.....	25,949	21,186	4,763	2,976	2,933	44	22,972	18,253	4,719
Real estate taxes and property insurance.....	7,287	6,262	1,025	2,872	2,829	44	4,414	3,433	981
With no other items.....	4,045	3,136	909	24	24	-	4,021	3,112	909
With other items.....	3,242	3,126	116	2,848	2,804	44	394	321	72
Real estate taxes only.....	4,515	3,655	860	-	-	-	4,515	3,655	860
Property insurance only.....	75	63	12	-	-	-	75	63	12
Other combinations or no other items.....	14,071	11,206	2,865	104	104	-	13,967	11,102	2,865
No regular payments of interest and principal...	1,013	845	168	-	-	-	1,013	845	168
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit									
Regular monthly payments of interest and/or principal.....	26,954	22,023	4,931	2,976	2,933	44	23,978	19,090	4,887
Less than \$50.....	12,483	10,179	2,304	1,314	1,285	29	11,169	8,894	2,275
\$50 to \$59.....	4,031	3,206	824	429	427	2	3,601	2,779	823
\$60 to \$69.....	3,711	3,010	701	298	296	2	3,413	2,714	699
\$70 to \$79.....	2,409	2,059	350	243	239	4	2,166	1,820	346
\$80 to \$89.....	1,520	1,228	292	201	199	2	1,319	1,029	290
\$90 to \$99.....	934	811	123	161	159	2	772	652	121
\$100 to \$119.....	968	777	191	229	228	1	739	550	190
\$120 to \$149.....	467	390	78	74	72	2	393	317	76
\$150 to \$174.....	169	128	41	15	15	-	154	113	41
\$175 to \$199.....	63	57	6	6	6	-	57	51	6
\$200 to \$249.....	94	84	10	4	4	-	90	80	10
\$250 to \$299.....	78	70	8	1	1	-	77	69	8
\$300 or more.....	26	24	2	-	-	-	26	24	2
Median.....dollars..	52	52	51	54	54	...	52	52	52
Mean.....dollars..	54	55	53	60	60	...	54	54	53
No regular payments required.....	8	8	-	-	-	-	8	8	-



**Table 2b. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Total**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	26,954	22,023	4,931	2,976	2,933	44	23,978	19,090	4,887
Less than \$70.....	19,158	16,398	2,759	2,038	2,009	29	17,121	14,389	2,731
\$70 to \$79.....	2,751	2,059	693	241	239	2	2,511	1,820	691
\$80 to \$89.....	1,604	1,228	375	203	199	4	1,400	1,029	372
\$90 to \$99.....	1,091	811	280	163	159	4	927	652	276
\$100 to \$119.....	1,180	777	403	229	228	1	951	550	402
\$120 to \$149.....	639	390	250	74	72	2	565	317	248
\$150 to \$174.....	211	128	83	17	15	2	193	113	81
\$175 to \$199.....	79	54	25	6	6	-	72	47	25
\$200 to \$249.....	113	84	29	4	4	-	109	80	29
\$250 to \$299.....	97	70	27	1	1	-	96	69	27
\$300 or more.....	32	24	8	-	-	-	32	24	8
Median.....dollars..	49	47	62	51	51	...	49	46	62
Mean.....dollars..	57	55	70	60	60	...	57	54	70
No regular payments required.....	8	8	-	-	-	-	8	8	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	25,871	21,170	4,701	2,794	2,751	44	23,077	18,419	4,658
Delinquent (30 days or more).....	925	717	209	160	160	-	765	557	209
1 to 3 payments.....	628	470	159	82	82	-	547	388	159
4 or more payments.....	297	247	50	78	78	-	219	169	50
Foreclosure in process.....	114	79	35	25	25	-	90	55	35
Foreclosure not in process.....	182	167	15	53	53	-	129	114	15
Not reported.....	158	137	21	22	22	-	136	115	21
No regular payments required.....	8	8	-	-	-	-	8	8	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	23,904	19,918	3,986	2,722	2,692	30	21,182	17,226	3,956
Less than \$100.....	1,509	1,319	190	221	221	-	1,288	1,098	190
\$100 to \$199.....	5,159	4,447	712	513	513	-	4,646	3,934	712
\$200 to \$299.....	6,065	4,874	1,191	565	564	1	5,500	4,310	1,190
\$300 to \$349.....	2,068	1,643	425	178	176	3	1,889	1,467	422
\$350 to \$399.....	1,681	1,388	293	129	126	3	1,552	1,262	290
\$400 to \$449.....	1,373	1,168	204	235	234	1	1,137	934	203
\$450 to \$499.....	1,116	920	195	140	139	1	975	781	194
\$500 to \$549.....	821	702	119	103	99	4	718	603	115
\$550 to \$599.....	717	618	99	85	84	1	632	534	98
\$600 to \$699.....	954	821	133	190	182	8	764	639	125
\$700 to \$799.....	443	349	94	119	115	4	324	234	90
\$800 or more.....	985	842	143	234	230	4	750	612	138
Not reported.....	1,014	826	189	9	9	-	1,006	817	189
Median.....dollars..	278	277	283	316	312	...	275	273	282
Acquired 1970 and 1971 (part).....	3,058	2,113	945	255	241	14	2,803	1,872	931

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	23,791	19,813	3,978	2,719	2,689	30	21,072	17,124	3,948
Less than 20 percent.....	2,746	2,377	370	73	71	2	2,674	2,306	367
20 to 29 percent.....	4,081	3,111	970	273	268	5	3,809	2,844	965
30 to 39 percent.....	6,200	5,041	1,159	766	756	10	5,434	4,285	1,149
40 to 49 percent.....	5,050	4,316	735	909	904	5	4,142	3,412	730
50 to 59 percent.....	1,811	1,524	287	257	257	-	1,554	1,268	287
60 to 69 percent.....	672	598	74	81	74	7	591	524	67
70 to 79 percent.....	284	227	58	27	27	-	257	200	58
80 to 89 percent.....	228	205	24	31	31	-	198	174	24
90 to 99 percent.....	83	76	7	9	9	-	74	67	7
100 percent or more.....	358	332	26	58	58	-	300	274	26
Not reported or not computed.....	2,276	2,007	268	236	235	1	2,040	1,772	267
Median.....	36	36	34	41	41	...	35	35	34
Other properties.....	2,956	2,018	937	231	217	14	2,725	1,801	923

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2b. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Total**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	23,791	19,813	3,978	2,719	2,689	30	21,072	17,124	3,948
Less than 20 percent.....	2,453	2,377	76	73	71	2	2,380	2,306	74
20 to 29 percent.....	3,412	3,111	301	272	268	4	3,140	2,844	297
30 to 39 percent.....	6,017	5,041	977	759	756	3	5,259	4,285	974
40 to 49 percent.....	5,420	4,316	1,104	913	904	9	4,507	3,412	1,095
50 to 59 percent.....	2,119	1,524	595	260	257	4	1,859	1,268	591
60 to 69 percent.....	918	598	320	74	74	-	844	524	320
70 to 79 percent.....	387	227	160	27	27	-	360	200	160
80 to 89 percent.....	257	205	53	31	31	-	227	174	53
90 to 99 percent.....	149	76	73	17	9	7	133	67	66
100 percent or more.....	382	332	50	58	58	-	324	274	50
Not reported or not computed.....	2,276	2,007	268	236	235	1	2,040	1,772	267
Median.....	38	36	44	41	41	...	37	35	44
Other properties.....	2,956	2,018	937	231	217	14	2,725	1,801	923

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	23,904	19,918	3,986	2,722	2,692	30	21,182	17,226	3,956
Less than \$10.....	895	758	136	179	179	-	716	579	136
\$10 to \$14.....	1,698	1,502	196	251	251	-	1,448	1,251	196
\$15 to \$19.....	2,799	2,271	528	395	393	2	2,404	1,878	526
\$20 to \$24.....	3,081	2,524	557	394	391	3	2,687	2,133	554
\$25 to \$29.....	2,224	1,724	500	325	320	5	1,900	1,405	495
\$30 to \$39.....	2,314	1,823	490	199	190	9	2,115	1,634	481
\$40 to \$49.....	1,885	1,536	349	156	155	1	1,729	1,381	348
\$50 to \$59.....	1,342	1,139	203	100	100	-	1,243	1,039	203
\$60 or more.....	2,122	1,747	375	74	72	2	2,048	1,674	373
Not reported or not computed.....	5,543	4,893	651	650	642	8	4,893	4,251	643
Median.....dollars..	26	26	27	22	22	...	27	27	27
Acquired 1970 and 1971 (part).....	3,058	2,113	945	255	241	14	2,803	1,872	931

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	23,799	19,821	3,978	2,719	2,689	30	21,080	17,132	3,948
Less than 5 percent.....	317	282	35	63	63	-	254	219	35
5 to 9 percent.....	2,080	1,784	296	185	185	-	1,895	1,599	296
10 to 14 percent.....	4,688	3,890	798	355	352	3	4,333	3,538	795
15 to 19 percent.....	3,972	3,175	797	484	480	4	3,488	2,695	793
20 to 24 percent.....	3,583	2,881	703	477	470	7	3,107	2,411	696
25 to 29 percent.....	3,816	3,249	567	439	438	1	3,377	2,811	566
30 to 34 percent.....	1,529	1,273	257	267	262	5	1,262	1,011	252
35 to 39 percent.....	441	372	69	74	73	2	367	299	68
40 percent or more.....	647	529	118	108	100	7	540	429	111
Not reported or not computed.....	2,725	2,386	339	267	266	1	2,458	2,120	338
Median.....	19	19	19	21	21	...	19	18	19
Acquired 1970 and 1971 (part).....	2,948	2,011	937	231	217	14	2,717	1,793	923

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	23,799	19,821	3,978	2,719	2,689	30	21,080	17,132	3,948
Less than 20 percent.....	173	167	6	1	1	-	172	166	6
20 to 29 percent.....	378	366	13	1	1	-	377	365	13
30 to 39 percent.....	1,196	1,129	67	85	83	2	1,111	1,046	65
40 to 49 percent.....	3,276	2,987	290	160	160	-	3,116	2,826	290
50 to 59 percent.....	5,567	4,842	726	377	377	-	5,191	4,465	726
60 to 69 percent.....	5,007	3,936	1,070	693	681	12	4,314	3,255	1,058
70 to 79 percent.....	2,587	1,915	672	660	657	3	1,927	1,258	669
80 to 89 percent.....	1,027	754	274	256	254	3	771	500	271
90 to 99 percent.....	639	408	232	40	38	2	599	369	230
100 to 109 percent.....	311	245	65	63	63	-	247	182	65
110 percent or more.....	793	599	194	138	131	7	655	468	187
Not reported or not computed.....	2,844	2,474	370	244	243	1	2,600	2,231	369
Median.....	59	58	66	68	68	...	58	56	66
Acquired 1970 and 1971 (part).....	2,948	2,011	937	231	217	14	2,717	1,793	923

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2b. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Total**

**PROPERTY CHARACTERISTICS**

**Number of Housing Units**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50 to 74.....	10,783	8,556	2,226	494	491	4	10,288	8,066	2,223
75 to 99.....	5,476	4,449	1,028	633	633	-	4,843	3,816	1,028
100 to 149.....	5,079	4,200	879	706	690	16	4,373	3,510	863
150 to 199.....	2,436	2,103	333	407	404	3	2,030	1,699	331
200 to 299.....	1,814	1,542	271	395	389	6	1,419	1,154	265
300 to 499.....	996	848	149	257	244	13	739	604	135
500 to 999.....	331	295	36	84	82	2	247	212	34
1,000 or more.....	46	38	8	-	-	-	46	38	8

**Number of Buildings**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1.....	15,337	12,397	2,940	1,473	1,449	23	13,865	10,948	2,917
2 to 4.....	4,360	3,472	889	351	347	4	4,009	3,124	885
5 or more.....	7,258	6,155	1,103	1,151	1,135	16	6,107	5,021	1,086
Not reported.....	6	6	-	2	2	-	5	5	-

**Manner of Acquisition**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
By purchase.....	26,378	21,471	4,908	2,976	2,933	44	23,402	18,538	4,864
Placed one new mortgage.....	16,138	15,212	927	2,482	2,466	16	13,656	12,746	910
Placed two or more new mortgages.....	2,019	689	1,331	24	21	3	1,995	667	1,328
Assumed mortgage(s) already on property.....	5,112	4,252	861	395	380	15	4,717	3,871	846
Assumed mortgage already on property and placed new mortgage.....	2,489	752	1,738	44	34	10	2,446	718	1,728
All cash.....	307	294	12	9	9	-	298	286	12
Borrowed other than with mortgage.....	210	174	36	22	22	-	189	152	36
Other.....	102	99	3	1	1	-	101	98	3
Not by purchase.....	546	530	16	-	-	-	546	530	16
Inheritance or gift.....	407	401	5	-	-	-	407	401	5
Other.....	139	129	10	-	-	-	139	129	10
Not reported.....	37	30	8	-	-	-	37	30	8

**Source of Downpayment**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	15,546	11,830	3,716	1,445	1,417	28	14,101	10,413	3,688
Cash.....	13,033	9,429	3,604	1,038	1,009	29	11,995	8,420	3,575
Sale of stocks, shares or other securities.....	1,227	833	394	178	176	2	1,049	657	392
Sale of land or other real estate.....	981	673	308	49	49	-	931	624	308
Owner's cash, bank deposits, share accounts, or bonds.....	8,108	6,061	2,047	576	566	11	7,532	5,496	2,036
Borrowing other than mortgage on this property.....	1,944	1,359	585	132	129	3	1,812	1,230	583
Other cash source or source not reported.....	774	503	270	102	89	14	671	415	257
Noncash.....	2,441	2,097	344	345	345	-	2,096	1,752	344
Land used for structure(s) on this property.....	1,262	1,137	125	92	92	-	1,170	1,046	125
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	459	387	72	116	116	-	343	271	72
Other noncash source or no downpayment.....	720	574	147	138	138	-	582	436	147
Not reported.....	2,607	2,176	431	274	273	1	2,332	1,902	430
Other properties.....	11,416	10,201	1,215	1,531	1,516	16	9,884	8,685	1,199

**Land and Building Acquisition**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
During same 12-month period.....	19,738	15,678	4,060	2,053	2,030	23	17,685	13,648	4,037
Acquired land previously.....	5,192	4,636	555	641	639	2	4,551	3,997	553
Land not owned by building owner.....	783	655	127	142	125	17	641	531	110
Not reported.....	1,249	1,061	188	140	140	1	1,109	922	188

**Year Property Acquired**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 to 1971 (part).....	6,123	4,396	1,727	559	545	14	5,564	3,851	1,713
1967 and 1968.....	5,667	4,463	1,204	521	509	12	5,147	3,954	1,193
1965 and 1966.....	3,858	3,063	796	366	363	2	3,493	2,699	793
1960 to 1964.....	5,545	4,598	946	697	694	3	4,848	3,905	943
1955 to 1959.....	1,927	1,768	159	242	242	-	1,685	1,526	159
1950 to 1954.....	1,403	1,354	49	399	387	12	1,004	967	37
1949 or earlier.....	2,438	2,389	49	193	192	1	2,245	2,196	48

<sup>2</sup>Detail does not add to total because owners reported more than one source.

**Table 2b. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Total	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS—Continued</b>									
<b>Year Built</b>									
1969 and 1970 (part).....	2,607	1,994	613	336	336	—	2,271	1,658	613
1967 and 1968.....	3,643	3,122	521	422	421	2	3,221	2,701	520
1965 and 1966.....	3,191	2,631	560	307	303	3	2,885	2,328	557
1960 to 1964.....	5,609	4,438	1,170	772	760	12	4,837	3,679	1,158
1950 to 1959.....	3,057	2,633	424	712	686	26	2,346	1,947	398
1940 to 1949.....	1,746	1,572	174	294	293	1	1,452	1,279	173
1939 or earlier.....	6,350	5,006	1,344	67	67	—	6,283	4,938	1,344
Not reported.....	758	634	124	66	66	—	692	567	124
<b>Purchase Price Per Housing Unit</b>									
Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	11,711	8,787	2,924	1,079	1,054	26	10,632	7,733	2,899
\$5,000 to \$7,499.....	991	737	254	28	14	14	962	722	240
\$7,500 to \$9,999.....	1,165	842	322	21	21	—	1,143	821	322
\$10,000 to \$12,499.....	2,475	1,841	634	64	62	2	2,412	1,780	632
\$12,500 to \$14,999.....	2,750	2,177	573	220	218	2	2,529	1,959	571
\$15,000 to \$17,499.....	1,466	987	479	267	266	1	1,199	721	478
\$17,500 to \$19,999.....	790	572	218	201	198	3	588	373	215
\$20,000 to \$24,999.....	438	325	113	103	102	1	335	223	112
\$25,000 to \$29,999.....	356	265	91	52	50	2	303	214	89
\$30,000 to \$34,999.....	158	124	34	36	36	—	122	88	34
\$35,000 to \$39,999.....	78	59	19	6	6	—	72	53	19
\$40,000 to \$49,999.....	15	8	7	3	2	1	12	6	6
\$50,000 or more.....	45	41	3	2	2	—	42	39	3
Not reported.....	77	66	11	1	1	—	76	65	11
Median.....dollars..	909	743	167	73	73	—	836	669	167
Other properties.....	15,251	13,244	2,007	1,897	1,879	18	13,354	11,365	1,989
<b>Value</b>									
Less than \$300,000.....	2,034	1,681	354	—	—	—	2,034	1,671	354
\$300,000 to \$399,999.....	1,132	875	258	2	2	—	1,130	872	258
\$400,000 to \$499,999.....	1,081	846	234	65	51	14	1,016	795	220
\$500,000 to \$749,999.....	3,695	2,876	820	185	181	4	3,510	2,695	816
\$750,000 to \$999,999.....	2,848	2,265	583	268	268	—	2,581	1,997	583
\$1,000,000 to \$1,499,999.....	4,150	3,196	954	483	483	—	3,666	2,713	954
\$1,500,000 to \$1,999,999.....	2,249	1,914	335	346	346	—	1,903	1,568	335
\$2,000,000 to \$2,999,999.....	2,057	1,713	345	428	428	—	1,629	1,284	345
\$3,000,000 to \$4,999,999.....	1,434	1,179	256	290	287	3	1,144	891	253
\$5,000,000 or more.....	1,019	857	162	276	261	15	743	596	147
Not reported.....	5,261	4,630	631	632	624	8	4,629	4,005	623
Median.....dollars..	1,007,100	1,024,600	957,700	1,743,700	1,743,100	...	942,500	938,100	957,600
<b>Value Per Housing Unit</b>									
Less than \$5,000.....	2,805	2,258	547	56	42	14	2,749	2,215	533
\$5,000 to \$7,499.....	2,396	1,953	444	109	109	—	2,287	1,844	444
\$7,500 to \$9,999.....	3,584	2,916	668	296	296	—	3,288	2,620	668
\$10,000 to \$12,499.....	4,587	3,610	977	493	489	5	4,094	3,121	973
\$12,500 to \$14,999.....	3,080	2,463	617	337	337	—	2,743	2,126	617
\$15,000 to \$17,499.....	2,250	1,747	503	373	367	6	1,877	1,380	497
\$17,500 to \$19,999.....	1,034	799	235	182	180	2	852	620	233
\$20,000 to \$24,999.....	885	731	154	260	254	6	625	478	148
\$25,000 to \$34,999.....	728	622	107	195	193	2	534	429	104
\$35,000 to \$49,999.....	189	162	27	33	32	1	156	130	26
\$50,000 or more.....	162	140	22	10	10	—	152	129	22
Not reported.....	5,261	4,630	631	632	624	8	4,629	4,005	623
Median.....dollars..	11,100	11,100	11,300	14,100	14,100	...	10,800	10,700	11,300
<b>Monthly Rental Receipts Per Housing Unit</b>									
Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	23,799	19,821	3,978	2,719	2,689	30	21,080	17,132	3,948
\$50 to \$59.....	475	390	85	23	23	—	452	367	85
\$60 to \$69.....	309	280	29	45	38	7	264	242	22
\$70 to \$79.....	521	456	65	86	86	—	434	369	65
\$80 to \$89.....	819	739	80	110	110	—	709	629	80
\$90 to \$99.....	1,326	1,084	243	55	55	—	1,271	1,028	243
\$100 to \$109.....	1,614	1,316	298	267	267	—	1,347	1,049	298
\$110 to \$119.....	3,247	2,749	498	569	569	—	2,677	2,180	498
\$120 to \$149.....	5,328	4,211	1,117	494	487	7	4,834	3,723	1,110
\$150 to \$174.....	3,592	2,943	649	225	223	2	3,367	2,720	647
\$175 to \$199.....	1,656	1,427	229	189	185	4	1,467	1,243	225
\$200 to \$249.....	1,288	1,092	196	215	211	4	1,073	881	192
\$250 to \$299.....	645	545	100	112	112	—	533	433	100
\$300 or more.....	703	582	122	91	86	5	612	496	117
No rental receipts.....	—	—	—	—	—	—	—	—	—
Not reported.....	2,276	2,007	268	236	235	1	2,040	1,772	267
Median.....dollars..	133	133	134	125	124	...	134	134	134
Mean.....dollars..	144	144	144	144	144	...	144	144	144
Acquired 1970 and 1971 (part).....									
	2,948	2,011	937	231	217	14	2,717	1,793	923

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2b. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Total**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	26,378	21,470	4,908	2,975	2,933	44	23,402	18,538	4,864
Purchased 1967 to 1971 (part).....	11,707	8,784	2,923	1,079	1,054	26	10,627	7,730	2,897
Less than 80 percent.....	2,245	1,823	422	101	101	-	2,143	1,722	422
80 to 89 percent.....	1,918	1,361	557	169	167	2	1,749	1,194	555
90 to 94 percent.....	1,261	847	414	102	100	2	1,159	747	412
95 to 99 percent.....	1,140	808	331	118	112	6	1,022	696	325
100 percent or more.....	3,924	2,933	991	454	438	16	3,471	2,495	975
Not reported.....	1,219	1,011	208	135	135	-	1,083	876	208
Median.....	94	94	94	99	99	...	93	93	94
Purchased 1960 to 1966.....	9,223	7,491	1,732	1,062	1,057	5	8,161	6,434	1,727
Less than 60 percent.....	536	495	41	47	47	-	490	448	41
60 to 79 percent.....	1,663	1,349	314	169	169	-	1,494	1,180	314
80 to 89 percent.....	1,494	1,273	221	176	172	4	1,318	1,101	217
90 to 99 percent.....	1,146	933	213	163	163	-	982	770	213
100 percent or more.....	1,778	1,258	520	269	268	1	1,509	989	519
Not reported.....	2,606	2,184	422	238	238	-	2,368	1,946	422
Median.....	87	86	93	91	91	...	86	85	93
Purchased 1959 or earlier.....	5,448	5,195	253	834	822	13	4,614	4,374	240
Less than 40 percent.....	175	169	6	-	-	-	175	169	6
40 to 59 percent.....	460	443	17	33	33	-	427	410	17
60 to 79 percent.....	759	737	23	109	105	4	650	632	19
80 to 99 percent.....	847	799	49	183	182	1	664	616	48
100 percent or more.....	1,032	962	70	200	200	-	832	762	70
Not reported.....	2,175	2,087	88	310	302	8	1,865	1,785	80
Median.....	85	85	94	93	93	...	83	82	95
Not acquired by purchase.....	583	560	24	-	-	-	583	560	24

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	23,799	19,821	3,978	2,719	2,689	30	21,080	17,132	3,948
Less than 5 percent.....	216	203	12	58	58	-	157	145	12
5 to 9 percent.....	1,303	1,152	150	455	455	-	847	697	150
10 to 14 percent.....	5,673	4,539	1,134	932	916	16	4,741	3,622	1,118
15 to 19 percent.....	6,143	4,974	1,168	442	436	6	5,701	4,538	1,162
20 to 24 percent.....	2,228	1,815	413	93	93	-	2,135	1,722	413
25 to 29 percent.....	1,001	787	215	20	20	-	981	766	215
30 to 39 percent.....	893	761	132	7	7	-	886	754	132
40 percent or more.....	393	308	85	1	1	-	392	307	85
Not reported or not computed.....	5,950	5,282	667	710	701	8	5,240	4,580	660
Median.....	16	16	16	12	12	...	16	16	16
Acquired 1970 and 1971 (part).....	2,948	2,011	937	231	217	14	2,717	1,793	923

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	23,799	19,821	3,978	2,719	2,689	30	21,080	17,132	3,948
Less than 1.0 percent.....	7,505	6,454	1,051	1,143	1,127	16	6,362	5,327	1,035
1.0 to 2.9 percent.....	3,951	3,279	671	530	523	7	3,421	2,756	664
3.0 to 4.9 percent.....	2,363	1,925	439	211	208	3	2,153	1,717	436
5.0 to 6.9 percent.....	1,601	1,240	361	127	126	1	1,474	1,114	360
7.0 to 8.9 percent.....	825	609	216	122	122	-	705	489	216
9.0 to 10.9 percent.....	921	762	157	33	33	-	887	730	157
11.0 to 12.9 percent.....	405	364	41	50	50	-	356	314	41
13.0 to 14.9 percent.....	347	267	80	26	24	2	321	243	79
15 percent or more.....	1,540	1,234	305	131	131	-	1,409	1,104	305
Not reported or not computed.....	4,341	3,685	656	347	346	1	3,994	3,339	655
Median.....	2.0	1.9	2.8	1.1	1.1	...	2.2	2.1	2.8
Acquired 1970 and 1971 (part).....	2,948	2,011	937	231	217	14	2,717	1,793	923

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	5,896	4,668	1,228	192	190	3	5,704	4,479	1,225
Partnership.....	10,241	8,176	2,065	785	759	27	9,456	7,418	2,039
Real estate corporation.....	7,796	6,494	1,302	958	956	2	6,839	5,539	1,300
Real estate investment trust.....	487	425	62	76	76	-	411	349	62
Financial institution.....	98	73	25	4	4	-	95	70	25
Housing cooperative organization.....	1,183	1,111	72	670	658	12	513	454	60
Other.....	1,106	994	112	287	287	-	819	707	112
Not reported.....	153	88	65	5	5	-	148	84	65

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1c. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	18,808	1,733	17,075	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	3,746	289	3,457
Inside SMSA's.....	...	...	...	1967 and 1968.....	3,114	163	2,951
1,000,000 or more.....	...	...	...	1965 and 1966.....	2,295	53	2,242
250,000 to 999,999.....	...	...	...	1960 to 1964.....	3,821	127	3,694
50,000 to 249,999.....	...	...	...	1955 to 1959.....	1,649	156	1,493
10,000 to 49,999.....	...	...	...	1950 to 1954.....	1,331	194	1,137
Less than 10,000 and rural.....	...	...	...	1949 or earlier.....	2,852	752	2,100
Outside SMSA's.....	...	...	...	Not reported.....	-	-	-
10,000 or more.....	...	...	...	Year Built			
2,500 to 9,999.....	...	...	...	1969 and 1970 (part).....	1,228	34	1,193
Less than 2,500 and rural.....	...	...	...	1967 and 1968.....	1,636	24	1,612
Number of Housing Units				1965 and 1966.....	1,553	15	1,538
50 to 74.....	8,569	1,108	7,461	1960 to 1964.....	3,272	111	3,162
75 to 99.....	3,723	257	3,467	1950 to 1959.....	2,124	131	1,993
100 to 149.....	3,279	211	3,068	1940 to 1949.....	1,325	117	1,208
150 to 199.....	1,334	57	1,277	1939 or earlier.....	7,100	1,243	5,857
200 to 299.....	1,071	56	1,015	Not reported.....	570	58	512
300 to 499.....	587	26	561	Purchase Price Per Housing Unit			
500 to 999.....	202	10	192	Properties acquired by purchase 1967 to 1971 (part).....	6,530	177	6,353
1,000 or more.....	42	8	34	Less than \$5,000.....	922	103	819
Number of Buildings				\$5,000 to \$7,499.....	781	13	768
1.....	12,597	1,283	11,314	\$7,500 to \$9,999.....	1,306	26	1,280
2 to 4.....	2,736	180	2,556	\$10,000 to \$12,499.....	1,317	6	1,311
5 or more.....	3,470	270	3,200	\$12,500 to \$14,999.....	669	4	664
Not reported.....	5	-	5	\$15,000 to \$17,499.....	359	7	352
Manner of Acquisition				\$17,500 to \$19,999.....	237	4	234
By purchase.....	17,799	1,189	16,610	\$20,000 to \$24,999.....	210	5	205
Placed one new mortgage.....	10,385	558	9,826	\$25,000 to \$29,999.....	109	2	107
Placed two or more new mortgages.....	1,159	42	1,116	\$30,000 to \$34,999.....	52	1	51
Assumed mortgage(s) already on property.....	3,912	245	3,666	\$35,000 to \$39,999.....	11	-	11
Assumed mortgage already on property and placed new mortgage.....	1,672	25	1,647	\$40,000 to \$49,999.....	24	1	23
All cash.....	439	218	220	\$50,000 or more.....	29	-	29
Borrowed other than with mortgage.....	139	44	94	Not reported.....	505	6	498
Other.....	95	55	40	Median.....dollars..	10,000	4,200	10,100
Not by purchase.....	853	420	433	Other properties.....	12,278	1,556	10,722
Inheritance or gift.....	530	206	324	Value			
Other.....	323	214	109	Under \$300,000.....	2,412	543	1,870
Not reported.....	156	124	32	\$300,000 to \$399,999.....	1,128	178	950
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	870	78	792
Properties purchased 1965 to 1971 (part).....	8,790	212	8,578	\$500,000 to \$749,999.....	2,707	190	2,517
Cash.....	7,274	193	7,081	\$750,000 to \$999,999.....	1,664	73	1,591
Sale of stocks, shares or other securities.....	754	2	752	\$1,000,000 to \$1,499,999.....	2,160	84	2,076
Sale of land or other real estate.....	399	1	398	\$1,500,000 to \$1,999,999.....	1,162	37	1,126
Owner's cash, bank deposits, share accounts, or bonds.....	4,508	134	4,374	\$2,000,000 to \$2,999,999.....	1,110	38	1,071
Borrowing other than mortgage on this property.....	1,197	26	1,171	\$3,000,000 to \$4,999,999.....	776	18	758
Other cash source or source not reported... Noncash.....	415	29	386	\$5,000,000 or more.....	684	34	651
Land used for structure(s) on this property.....	1,286	12	1,274	Not reported.....	4,134	461	3,673
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	607	-	607	Median.....dollars..	782,900	352,100	840,000
Other noncash source or no downpayment.....	473	12	461	Value Per Housing Unit			
Not reported.....	1,605	26	1,578	Less than \$5,000.....	3,138	645	2,492
Other properties.....	10,018	1,521	8,497	\$5,000 to \$7,499.....	2,109	275	1,835
Land and Building Acquisition				\$7,500 to \$9,999.....	2,412	99	2,313
During same 12-month period.....	14,780	1,624	13,156	\$10,000 to \$12,499.....	2,546	121	2,425
Acquired land previously.....	2,591	42	2,548	\$12,500 to \$14,999.....	1,561	47	1,513
Land not owned by building owner.....	495	14	481	\$15,000 to \$17,499.....	1,087	17	1,070
Not reported.....	942	53	889	\$17,500 to \$19,999.....	540	19	521
				\$20,000 to \$24,999.....	547	15	532
				\$25,000 to \$34,999.....	479	14	464
				\$35,000 to \$49,999.....	132	6	126
				\$50,000 or more.....	125	14	110
				Not reported.....	4,134	461	3,673
				Median.....dollars..	9,700	4,900	10,100

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1c. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, In Central Cities	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	16,778	1,543	15,234	Acquired before 1970.....	16,852	1,571	15,282
Less than \$50.....	514	137	377	Less than \$100.....	1,466	409	1,057
\$50 to \$59.....	401	141	260	\$100 to \$199.....	3,692	410	3,282
\$60 to \$69.....	548	110	437	\$200 to \$299.....	4,065	406	3,659
\$70 to \$79.....	931	222	709	\$300 to \$349.....	1,447	88	1,359
\$80 to \$89.....	1,305	145	1,161	\$350 to \$399.....	970	47	924
\$90 to \$99.....	1,474	200	1,274	\$400 to \$449.....	866	25	841
\$100 to \$119.....	2,292	190	2,102	\$450 to \$499.....	644	24	620
\$120 to \$149.....	3,138	99	3,039	\$500 to \$549.....	561	24	537
\$150 to \$174.....	2,011	104	1,907	\$550 to \$599.....	470	7	463
\$175 to \$199.....	898	34	865	\$600 to \$699.....	693	16	677
\$200 to \$249.....	745	18	726	\$700 to \$799.....	349	12	338
\$250 to \$299.....	447	13	433	\$800 or more.....	800	42	758
\$300 or more.....	564	23	541	Not reported.....	830	62	768
No rental receipts.....	2	2	-	Median.....dollars..	270	184	279
Not reported.....	1,508	106	1,402	Acquired 1970 and 1971 (part).....	1,956	162	1,793
Median.....dollars..	121	87	125				
Mean.....dollars..	136	103	140	Real Estate Tax Per \$1,000 Value			
Acquired 1970 and 1971 (part).....	1,891	138	1,753	Acquired before 1970.....	16,852	1,571	15,282
Purchase Price as Percent of Value				Less than \$10.....	587	49	538
Acquired by purchase.....	17,805	1,193	16,611	\$10 to \$14.....	1,005	83	922
Purchased 1967 to 1971 (part).....	6,530	177	6,353	\$15 to \$19.....	1,659	91	1,569
Less than 80 percent.....	1,204	26	1,178	\$20 to \$24.....	1,578	100	1,479
80 to 89 percent.....	986	21	965	\$25 to \$29.....	1,269	146	1,124
90 to 94 percent.....	691	9	683	\$30 to \$39.....	1,640	253	1,387
95 to 99 percent.....	586	2	584	\$40 to \$49.....	1,515	92	1,423
100 percent or more.....	2,371	110	2,261	\$50 to \$59.....	1,195	96	1,099
Not reported.....	691	8	683	\$60 or more.....	2,026	199	1,827
Median.....	95	76	95	Not reported or not computed.....	4,377	463	3,914
Purchased 1960 to 1966.....	5,880	100	5,779	Median.....dollars..	30	33	30
Less than 60 percent.....	322	14	309	Acquired 1970 and 1971 (part).....	1,956	162	1,793
60 to 79 percent.....	901	12	890	Real Estate Tax as Percent of Rental Receipts			
80 to 89 percent.....	785	5	781	Acquired before 1970 <sup>2</sup> .....	16,778	1,543	15,234
90 to 99 percent.....	757	5	751	Less than 5 percent.....	263	56	207
100 percent or more.....	1,369	39	1,330	5 to 9 percent.....	1,410	161	1,249
Not reported.....	1,745	26	1,719	10 to 14 percent.....	2,969	396	2,573
Median.....	90	96	90	15 to 19 percent.....	2,452	285	2,167
Purchased 1959 or earlier.....	5,395	916	4,479	20 to 24 percent.....	2,581	168	2,412
Less than 40 percent.....	365	205	160	25 to 29 percent.....	3,138	146	2,992
40 to 59 percent.....	489	122	367	30 to 34 percent.....	1,231	107	1,125
60 to 79 percent.....	739	80	659	35 to 39 percent.....	346	16	330
80 to 99 percent.....	794	137	657	40 percent or more.....	469	43	425
100 percent or more.....	993	81	912	Not reported or not computed.....	1,919	164	1,755
Not reported.....	2,014	290	1,724	Median.....	20	16	21
Median.....	82	57	85	Acquired 1970 and 1971 (part).....	1,891	138	1,753
Not acquired by purchase.....	1,003	540	463	Selected Owner Expenses as Percent of Rental Receipts			
Rental Receipts as Percent of Value				Acquired before 1970 <sup>2</sup> .....	16,778	1,543	15,234
Acquired before 1970 <sup>2</sup> .....	16,778	1,543	15,234	Less than 20 percent.....	897	751	146
Less than 5 percent.....	215	36	179	20 to 29 percent.....	695	425	269
5 to 9 percent.....	786	61	725	30 to 39 percent.....	1,134	183	950
10 to 14 percent.....	3,175	144	3,031	40 to 49 percent.....	2,346	17	2,329
15 to 19 percent.....	4,004	262	3,742	50 to 59 percent.....	3,612	7	3,605
20 to 24 percent.....	1,816	196	1,620	60 to 69 percent.....	3,162	3	3,159
25 to 29 percent.....	999	160	839	70 to 79 percent.....	1,451	3	1,448
30 to 39 percent.....	887	124	763	80 to 89 percent.....	540	-	540
40 percent or more.....	426	85	342	90 to 99 percent.....	306	15	290
Not reported or not computed.....	4,470	476	3,993	100 to 109 percent.....	210	-	210
Median.....	17	20	17	110 percent or more.....	535	9	526
Acquired 1970 and 1971 (part).....	1,891	138	1,753	Not reported or not computed.....	1,892	130	1,762
Rental Vacancy Losses as Percent of Potential Receipts				Median.....	56	18	58
Acquired before 1970 <sup>2</sup> .....	16,778	1,543	15,234	Acquired 1970 and 1971 (part).....	1,891	138	1,753
Less than 1.0 percent.....	5,961	435	5,525	OWNER CHARACTERISTICS			
1.0 to 2.9 percent.....	2,500	222	2,277	Type of Owner			
3.0 to 4.9 percent.....	1,353	134	1,218	Individual.....	4,191	494	3,697
5.0 to 6.9 percent.....	984	75	909	Partnership.....	6,268	292	5,976
7.0 to 8.9 percent.....	594	79	515	Real estate corporation.....	6,001	530	5,471
9.0 to 10.9 percent.....	691	124	567	Real estate investment trust.....	326	51	276
11.0 to 12.9 percent.....	316	34	283	Financial institution.....	208	155	53
13.0 to 14.9 percent.....	228	39	189	Housing cooperative organization.....	764	21	743
15 percent or more.....	1,041	119	922	Other.....	899	169	730
Not reported or not computed.....	3,112	281	2,831	Not reported.....	151	22	129
Median.....	1.6	2.7	1.5				
Acquired 1970 and 1971 (part).....	1,891	138	1,753				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	17,075	13,996	3,079	1,936	1,899	37	15,139	12,097	3,042
<b>MORTGAGE CHARACTERISTICS</b>									
<b>Number of Mortgages</b>									
1.....	13,996	13,996	-	1,899	1,899	-	12,097	12,097	-
2.....	2,701	-	2,701	37	-	37	2,664	-	2,664
3 or more.....	378	-	378	-	-	-	378	-	378
<b>Form of Debt of First Mortgage</b>									
Mortgage or deed of trust.....	16,799	13,740	3,058	1,936	1,899	37	14,863	11,841	3,022
Contract to purchase.....	276	256	21	-	-	-	276	256	21
<b>Origin of First Mortgage</b>									
Mortgage made at time property acquired.....	7,862	6,766	1,097	1,489	1,472	17	6,374	5,294	1,080
Mortgage assumed at time property acquired.....	3,333	1,936	1,397	303	283	20	3,030	1,653	1,377
Mortgage placed later than acquisition of property.....	5,880	5,294	586	144	144	-	5,735	5,149	586
Refinanced mortgage: Same lender.....	3,497	3,157	340	111	111	-	3,386	3,046	340
Different lender.....	1,972	1,739	233	20	20	-	1,952	1,719	233
Mortgage placed on a property owned free and clear of debt.....	411	397	13	14	14	-	397	384	13
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>									
Mortgages placed later than acquisition of property.....	5,880	5,294	586	144	144	-	5,735	5,149	586
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	1,776	1,568	208	20	20	-	1,757	1,549	208
Secure better terms.....	1,162	1,034	128	40	40	-	1,122	994	128
Provide funds for additions, improvements, or repairs to this property.....	1,043	971	72	20	20	-	1,023	952	72
Provide funds for investment in other real estate.....	405	383	23	2	2	-	403	380	23
Provide funds for other types of investments.....	111	103	8	-	-	-	111	103	8
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	325	271	54	16	16	-	308	254	54
Not reported.....	1,057	964	93	46	46	-	1,011	917	93
Other properties.....	11,195	8,702	2,493	1,792	1,755	37	9,404	6,947	2,457
<b>Year First Mortgage Made or Assumed</b>									
1969 to 1971 (part).....	5,023	3,883	1,140	446	433	14	4,577	3,450	1,126
1967 and 1968.....	3,642	2,923	719	286	281	5	3,356	2,642	714
1965 and 1966.....	3,294	2,659	635	300	297	2	2,994	2,362	633
1960 to 1964.....	4,001	3,480	521	357	354	3	3,644	3,126	518
1955 to 1959.....	519	475	44	154	154	-	366	321	44
1950 to 1954.....	437	420	17	318	305	13	119	115	4
1949 or earlier.....	159	155	4	75	75	-	84	80	4
<b>First Mortgage Loan</b>									
Less than \$200,000.....	3,208	2,645	562	3	3	-	3,205	2,643	562
\$200,000 to \$299,999.....	1,784	1,352	432	14	-	14	1,770	1,352	419
\$300,000 to \$399,999.....	1,357	1,029	328	39	39	-	1,318	990	328
\$400,000 to \$499,999.....	1,727	1,293	435	97	97	-	1,631	1,196	435
\$500,000 to \$749,999.....	2,715	2,302	413	185	183	2	2,530	2,119	412
\$750,000 to \$999,999.....	1,583	1,295	288	237	237	-	1,346	1,058	288
\$1,000,000 to \$1,499,999.....	1,761	1,511	250	430	429	1	1,331	1,081	249
\$1,500,000 to \$1,999,999.....	916	774	143	218	218	-	699	556	143
\$2,000,000 to \$2,999,999.....	1,023	899	124	324	318	6	698	580	118
\$3,000,000 or more.....	1,000	897	104	389	375	14	611	522	90
Median.....dollars..	542,400	573,700	449,800	1,457,300	1,454,800	...	478,200	488,900	448,700
<b>First Mortgage Outstanding Debt</b>									
Less than \$200,000.....	4,232	3,505	726	9	9	-	4,223	3,496	726
\$200,000 to \$299,999.....	1,721	1,300	421	124	110	14	1,598	1,190	408
\$300,000 to \$399,999.....	1,874	1,482	392	113	113	-	1,761	1,369	392
\$400,000 to \$499,999.....	1,429	1,111	318	83	83	-	1,346	1,028	318
\$500,000 to \$749,999.....	2,320	1,892	428	141	139	2	2,179	1,753	426
\$750,000 to \$999,999.....	1,464	1,212	252	253	252	1	1,211	960	251
\$1,000,000 to \$1,499,999.....	1,577	1,351	226	406	406	-	1,471	945	226
\$1,500,000 to \$1,999,999.....	757	637	120	198	194	5	558	444	115
\$2,000,000 to \$2,999,999.....	913	791	123	311	301	9	602	489	113
\$3,000,000 or more.....	787	714	74	299	293	6	490	422	68
Median.....dollars..	449,700	463,900	400,000	1,302,800	1,300,200	...	399,300	399,400	398,800



Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, In Central Cities

MORTGAGE CHARACTERISTICS--Continued

Total Mortgage Outstanding Debt

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$200,000.....	3,831	3,505	326	9	9	-	3,822	3,496	326
\$200,000 to \$299,999.....	1,716	1,300	416	124	110	14	1,592	1,190	402
\$300,000 to \$399,999.....	1,912	1,482	430	113	113	-	1,800	1,369	430
\$400,000 to \$499,999.....	1,467	1,111	356	83	83	-	1,384	1,028	356
\$500,000 to \$749,999.....	2,353	1,892	461	141	139	2	2,212	1,753	459
\$750,000 to \$999,999.....	1,598	1,212	385	253	252	1	1,345	960	385
\$1,000,000 to \$1,499,999.....	1,621	1,351	270	406	406	-	1,215	945	270
\$1,500,000 to \$1,999,999.....	766	637	129	198	194	4	568	444	125
\$2,000,000 to \$2,999,999.....	947	791	156	312	301	10	635	489	146
\$3,000,000 or more.....	866	714	151	299	293	5	566	422	145
Median.....dollars..	473,500	463,900	506,400	1,302,800	1,300,200	...	425,700	399,400	503,900

Interest Rate on First Mortgage

Less than 5.0 percent.....	1,644	1,593	52	1,090	1,063	27	555	530	25
5.0 percent.....	387	364	23	13	13	-	374	351	23
5.1 to 5.9 percent.....	4,386	3,600	786	602	592	10	3,784	3,008	775
6.0 percent.....	3,454	2,711	743	68	68	-	3,386	2,643	743
6.1 to 6.4 percent.....	751	563	188	12	12	-	740	552	188
6.5 to 6.9 percent.....	1,795	1,388	407	70	70	-	1,725	1,318	407
7.0 percent.....	813	633	180	21	21	-	792	612	180
7.1 to 7.4 percent.....	442	376	66	-	-	-	442	376	66
7.5 to 7.9 percent.....	1,241	969	272	21	21	-	1,220	948	272
8.0 percent.....	903	790	113	-	-	-	903	790	113
8.1 to 8.4 percent.....	195	143	51	-	-	-	195	143	51
8.5 to 8.9 percent.....	502	432	70	40	40	-	462	392	70
9.0 percent.....	261	169	92	-	-	-	261	169	92
9.1 to 9.9 percent.....	206	180	27	-	-	-	206	180	27
10.0 percent or more.....	95	85	10	-	-	-	95	85	10
Median.....	6.0	6.0	6.0	4.4	4.5	...	6.0	6.0	6.0

Term of First Mortgage

Less than 8 years.....	1,412	1,188	224	-	-	-	1,412	1,188	224
8 to 12 years.....	4,371	3,391	980	-	-	-	4,371	3,391	980
13 to 17 years.....	1,472	1,196	275	19	19	-	1,452	1,177	275
18 to 22 years.....	3,831	3,079	752	21	21	-	3,810	3,058	752
23 to 27 years.....	2,984	2,306	678	70	56	15	2,914	2,250	663
28 to 32 years.....	466	395	71	152	151	2	314	244	69
33 to 37 years.....	365	352	13	313	312	1	52	40	12
38 years or more.....	1,826	1,798	27	1,360	1,341	19	465	457	8
No stated term.....	349	291	59	-	-	-	349	291	59
Median.....	19.4	19.7	18.2	38.0+	38.0+	...	18.2	18.2	18.0

Holder of First Mortgage

Commercial bank or trust company.....	788	616	173	105	105	-	684	511	173
Mutual savings bank.....	6,289	5,060	1,229	532	517	15	5,758	4,543	1,214
Savings and loan association.....	2,178	1,646	532	17	17	-	2,162	1,630	532
Life insurance company.....	5,046	4,166	879	442	441	1	4,603	3,725	879
Mortgage company.....	155	123	32	27	27	-	128	96	32
Federal agency.....	864	849	15	448	434	14	416	415	1
Federal National Mortgage Association.....	120	120	-	110	110	-	9	9	-
Real estate or construction company.....	131	74	57	-	-	-	131	74	57
Individual or individual's estate.....	600	518	82	-	-	-	600	518	82
Other.....	904	823	81	256	249	7	648	575	73

Table 2c. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>Location of First Mortgage Holder</b>									
Property in Northeast region.....	8,463	6,835	1,628	862	839	23	7,601	5,996	1,605
Lender in Northeast.....	8,115	6,517	1,598	687	665	22	7,428	5,852	1,576
Lender in North Central.....	37	33	4	22	21	1	16	12	3
Lender in South.....	295	273	22	148	148	-	146	124	22
Lender in West.....	5	5	-	2	2	-	3	3	-
Lender outside United States.....	5	2	3	-	-	-	5	2	3
Not reported.....	6	6	-	3	3	-	3	3	-
Property in North Central region.....	2,496	2,303	192	387	387	-	2,109	1,917	192
Lender in Northeast.....	795	713	82	117	117	-	678	596	82
Lender in North Central.....	1,263	1,168	95	57	57	-	1,206	1,111	95
Lender in South.....	312	307	5	212	212	-	100	95	5
Lender in West.....	15	12	3	1	1	-	14	11	3
Lender outside United States.....	110	103	7	-	-	-	110	103	7
Not reported.....	1	1	-	-	-	-	1	1	-
Property in South region.....	4,190	3,484	706	486	472	14	3,705	3,012	692
Lender in Northeast.....	2,086	1,790	296	237	237	-	1,849	1,553	296
Lender in North Central.....	282	166	116	15	15	-	267	152	116
Lender in South.....	1,708	1,449	260	234	221	14	1,474	1,228	246
Lender in West.....	20	19	1	-	-	-	20	19	1
Lender outside United States.....	93	60	34	-	-	-	93	60	34
Not reported.....	1	1	-	-	-	-	1	1	-
Property in West region.....	1,926	1,373	553	202	202	-	1,724	1,171	553
Lender in Northeast.....	507	356	151	90	90	-	417	266	151
Lender in North Central.....	103	75	29	15	15	-	89	60	29
Lender in South.....	187	185	2	82	82	-	104	103	2
Lender in West.....	1,116	748	367	11	11	-	1,105	738	367
Lender outside United States.....	12	8	4	2	2	-	10	5	4
Not reported.....	1	1	-	1	1	-	-	-	-
<b>Servicing of First Mortgage</b>									
Holder.....	12,642	10,277	2,365	1,127	1,105	22	11,515	9,172	2,343
Agent.....	4,433	3,719	714	809	794	15	3,624	2,925	700
<b>Holder's Acquisition of First Mortgage</b>									
Originated by holder.....	12,556	10,189	2,367	878	868	10	11,678	9,321	2,357
Purchased from present servicer.....	2,316	1,895	421	240	227	14	2,076	1,669	407
Purchased from someone else.....	1,872	1,635	237	746	733	13	1,127	902	224
Not reported.....	331	277	53	72	72	-	259	205	53
<b>First Mortgagee Participation in Property Income</b>									
Yes.....	471	316	101	-	-	-	417	316	101
No.....	16,650	13,672	2,978	1,936	1,899	37	14,714	11,773	2,941
Not reported.....	8	8	-	-	-	-	8	8	-
<b>First Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	11,125	8,639	2,486	1,792	1,755	37	9,333	6,884	2,449
Less than 40 percent.....	324	126	198	4	4	-	320	122	198
40 to 49 percent.....	358	184	174	-	-	-	358	184	174
50 to 59 percent.....	647	320	327	38	25	14	609	296	313
60 to 69 percent.....	1,215	679	536	24	23	1	1,191	656	535
70 to 79 percent.....	1,786	1,249	537	142	140	2	1,645	1,110	535
80 to 89 percent.....	2,339	2,038	301	381	365	15	1,958	1,672	286
90 to 94 percent.....	1,157	1,049	107	284	283	1	872	766	106
95 to 99 percent.....	935	890	45	340	338	2	595	552	44
100 percent or more.....	1,147	1,100	48	365	364	1	782	736	46
Not reported.....	1,217	1,005	212	214	213	1	1,003	792	211
Median.....	82	86	68	93	93	...	80	84	68
Other properties.....	5,950	5,357	593	144	144	-	5,806	5,212	593
<b>Total Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	11,125	8,639	2,486	1,792	1,755	37	9,333	6,884	2,449
Less than 40 percent.....	138	126	13	4	4	-	135	122	13
40 to 49 percent.....	205	184	21	-	-	-	205	184	21
50 to 59 percent.....	373	320	52	25	25	-	348	296	52
60 to 69 percent.....	819	679	139	37	23	14	781	656	126
70 to 79 percent.....	1,560	1,249	311	141	140	1	1,419	1,110	310
80 to 89 percent.....	2,751	2,038	713	366	365	1	2,385	1,672	712
90 to 94 percent.....	1,407	1,049	358	288	283	5	1,119	766	353
95 to 99 percent.....	1,127	890	237	349	338	11	778	552	226
100 percent or more.....	1,528	1,100	429	368	364	4	1,161	736	425
Not reported.....	1,217	1,005	212	214	213	1	1,003	792	211
Median.....	86	86	88	93	93	...	85	84	88
Other properties.....	5,950	5,357	593	144	144	-	5,806	5,212	593



Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
First Mortgage Outstanding Debt as Percent of Value									
Less than 20 percent.....	832	738	95	7	7	-	826	731	95
20 to 29 percent.....	778	536	242	28	28	-	750	507	242
30 to 39 percent.....	991	789	202	85	80	5	906	709	197
40 to 49 percent.....	1,518	1,167	351	128	128	-	1,391	1,040	351
50 to 59 percent.....	2,210	1,767	443	214	199	15	1,996	1,568	428
60 to 69 percent.....	2,459	1,866	593	226	223	3	2,233	1,643	590
70 to 79 percent.....	2,088	1,694	394	218	214	4	1,870	1,480	390
80 to 89 percent.....	1,209	1,051	157	209	209	-	1,000	843	157
90 to 99 percent.....	972	896	76	287	285	2	685	611	74
100 percent or more.....	345	271	74	94	94	-	251	177	74
Not reported.....	3,673	3,221	452	441	433	8	3,232	2,788	444
Median.....	61	62	59	72	73	...	60	60	59
Total Outstanding Debt as Percent of Value									
Less than 20 percent.....	760	738	22	7	7	-	753	731	22
20 to 29 percent.....	563	536	28	28	28	-	535	507	28
30 to 39 percent.....	850	789	60	84	80	4	765	709	56
40 to 49 percent.....	1,356	1,167	189	128	128	1	1,228	1,040	188
50 to 59 percent.....	2,098	1,767	331	199	199	-	1,899	1,568	331
60 to 69 percent.....	2,295	1,866	429	237	223	14	2,059	1,643	416
70 to 79 percent.....	2,243	1,694	549	220	214	6	2,022	1,480	542
80 to 89 percent.....	1,534	1,051	482	211	209	2	1,323	843	480
90 to 99 percent.....	1,161	896	264	287	285	2	874	611	263
100 percent or more.....	542	271	272	94	94	-	449	177	272
Not reported.....	3,673	3,221	452	441	433	8	3,232	2,788	444
Median.....	64	62	74	72	73	...	63	60	74
MORTGAGE PAYMENTS AND OTHER EXPENSES									
Method of Payment of First Mortgage									
Regular payments required.....	17,067	13,988	3,079	1,936	1,899	37	15,131	12,089	3,042
Interest and principal.....	16,227	13,280	2,946	1,936	1,899	37	14,290	11,381	2,910
Fully amortized.....	10,120	8,552	1,569	1,929	1,892	37	8,191	6,660	1,532
Partially amortized.....	6,106	4,728	1,378	7	7	-	6,099	4,721	1,378
Principal only.....	4	2	2	-	-	-	4	2	2
Fully amortized.....	3	1	2	-	-	-	3	1	2
Partially amortized.....	1	1	-	-	-	-	1	1	-
Interest only.....	837	706	131	-	-	-	837	706	131
No regular payment required.....	8	8	-	-	-	-	8	8	-
Items Included in First Mortgage Payment									
Regular payments of both interest and principal.....	16,227	13,280	2,946	1,936	1,899	37	14,290	11,381	2,910
Real estate taxes and property insurance.....	4,297	3,768	529	1,842	1,805	37	2,456	1,963	492
With no other items.....	2,233	1,770	462	24	24	-	2,208	1,746	462
With other items.....	2,065	1,998	67	1,818	1,781	37	247	217	30
Real estate taxes only.....	2,268	1,854	414	-	-	-	2,268	1,854	414
Property insurance only.....	30	22	8	-	-	-	30	22	8
Other combinations or no other items.....	9,631	7,636	1,995	94	94	-	9,537	7,542	1,995
No regular payments of interest and principal...	849	716	133	-	-	-	849	716	133
Monthly Interest and Principal Payments on First Mortgage Per Housing Unit									
Regular monthly payments of interest and/or principal.....	17,067	13,988	3,079	1,936	1,899	37	15,131	12,089	3,042
Less than \$50.....	9,582	7,817	1,765	873	845	29	8,709	6,972	1,737
\$50 to \$59.....	2,120	1,712	408	193	193	-	1,927	1,519	408
\$60 to \$69.....	1,909	1,530	379	238	236	2	1,671	1,294	377
\$70 to \$79.....	1,248	1,085	163	159	159	-	1,089	926	163
\$80 to \$89.....	668	556	113	92	91	1	576	464	112
\$90 to \$99.....	473	416	58	118	116	2	355	300	55
\$100 to \$119.....	541	419	122	179	178	1	362	241	121
\$120 to \$149.....	286	258	27	62	60	2	224	198	25
\$150 to \$174.....	118	94	24	12	12	-	106	82	24
\$175 to \$199.....	44	39	5	5	5	-	39	34	5
\$200 to \$249.....	55	47	8	4	4	-	51	43	8
\$250 to \$299.....	11	6	6	1	1	-	10	5	6
\$300 or more.....	11	10	1	-	-	-	11	10	1
Median.....dollars..	44	44	43	54	55	...	43	43	43
Mean.....dollars..	49	49	48	61	62	...	47	47	48
No regular payments required.....	8	8	-	-	-	-	8	8	-

Table 2c. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, In Central Cities**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	17,067	13,988	3,079	1,936	1,899	37	15,131	12,090	3,042
Less than \$70.....	13,011	11,061	1,950	1,302	1,274	29	11,709	9,789	1,921
\$70 to \$79.....	1,483	1,085	398	159	159	-	1,325	926	398
\$80 to \$89.....	762	556	206	93	91	2	668	464	204
\$90 to \$99.....	524	416	109	117	116	1	407	300	108
\$100 to \$119.....	570	419	151	179	178	1	391	241	150
\$120 to \$149.....	414	258	155	62	60	2	352	198	153
\$150 to \$174.....	140	94	46	14	12	2	126	82	44
\$175 to \$199.....	52	35	16	5	5	-	47	31	16
\$200 to \$249.....	65	47	18	4	4	-	61	43	18
\$250 to \$299.....	28	6	23	1	1	-	27	5	23
\$300 or more.....	18	10	7	-	-	-	18	10	7
Median.....dollars..	46	44	55	52	52	...	45	43	55
Mean.....dollars..	52	49	64	61	62	...	51	47	64
No regular payments required.....	8	8	-	-	-	-	8	8	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	16,364	13,378	2,986	1,804	1,767	37	14,560	11,611	2,950
Delinquent (30 days or more).....	570	493	77	115	115	-	455	378	77
1 to 3 payments.....	356	302	54	60	60	-	295	242	54
4 or more payments.....	214	191	23	55	55	-	159	136	23
Foreclosure in process.....	89	74	16	25	25	-	64	49	16
Foreclosure not in process.....	124	117	8	30	30	-	95	87	8
Not reported.....	133	118	16	17	17	-	116	101	16
No regular payments required.....	8	8	-	-	-	-	8	8	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	15,282	12,794	2,488	1,742	1,719	23	13,540	11,075	2,465
Less than \$100.....	1,057	915	142	175	175	-	882	740	142
\$100 to \$199.....	3,282	2,830	452	380	380	-	2,902	2,450	452
\$200 to \$299.....	3,659	2,974	685	270	270	-	3,389	2,704	685
\$300 to \$349.....	1,359	1,095	264	66	65	1	1,293	1,030	263
\$350 to \$399.....	924	743	181	49	49	-	875	694	181
\$400 to \$449.....	841	701	140	72	72	-	769	629	140
\$450 to \$499.....	620	529	91	110	109	1	510	420	90
\$500 to \$549.....	537	460	78	71	67	4	466	392	73
\$550 to \$599.....	463	395	68	81	80	1	381	314	67
\$600 to \$699.....	677	588	89	168	160	8	509	427	81
\$700 to \$799.....	338	275	63	104	100	4	234	175	59
\$800 or more.....	758	667	91	193	189	4	565	478	87
Not reported.....	768	624	144	2	2	-	766	622	144
Median.....dollars..	279	278	284	333	325	...	276	275	282
Acquired 1970 and 1971 (part).....	1,793	1,202	591	194	180	14	1,599	1,022	577

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	15,227	12,745	2,482	1,739	1,716	23	13,488	11,029	2,459
Less than 20 percent.....	2,346	2,009	337	67	65	2	2,279	1,944	335
20 to 29 percent.....	3,239	2,481	758	195	191	5	3,043	2,291	753
30 to 39 percent.....	3,676	3,048	628	560	555	5	3,116	2,494	623
40 to 49 percent.....	2,731	2,338	393	424	421	3	2,307	1,917	390
50 to 59 percent.....	953	863	90	171	171	-	782	692	90
60 to 69 percent.....	305	261	44	34	27	7	270	234	37
70 to 79 percent.....	188	155	33	26	26	-	162	129	33
80 to 89 percent.....	140	127	13	28	28	-	111	98	13
90 to 99 percent.....	44	41	4	9	9	-	35	31	4
100 percent or more.....	204	185	20	41	41	-	163	143	20
Not reported or not computed.....	1,402	1,238	163	182	181	1	1,220	1,057	163
Median.....	33	34	31	39	39	...	32	33	30
Other properties.....	1,761	1,177	584	175	161	14	1,586	1,016	570

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	15,227	12,745	2,482	1,739	1,716	23	13,488	11,029	2,459
Less than 20 percent.....	2,075	2,009	66	67	65	2	2,008	1,944	64
20 to 29 percent.....	2,729	2,481	248	195	191	4	2,534	2,291	244
30 to 39 percent.....	3,778	3,048	730	558	555	3	3,220	2,494	727
40 to 49 percent.....	2,980	2,338	642	425	421	4	2,555	1,917	638
50 to 59 percent.....	1,209	863	347	173	171	2	1,036	692	345
60 to 69 percent.....	403	261	142	27	27	-	376	234	142
70 to 79 percent.....	205	155	50	26	26	-	179	129	50
80 to 89 percent.....	151	127	24	28	28	-	122	98	24
90 to 99 percent.....	78	41	38	17	9	7	62	31	30
100 percent or more.....	217	185	33	41	41	-	176	143	33
Not reported or not computed.....	1,401	1,238	163	182	181	1	1,220	1,057	163
Median.....	35	34	41	39	39	...	34	33	41
Other properties.....	1,761	1,177	584	175	161	14	1,586	1,016	570

Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	15,282	12,794	2,488	1,742	1,719	23	13,540	11,075	2,465
Less than \$10.....	538	445	93	145	145	-	393	300	93
\$10 to \$14.....	922	801	122	144	144	-	778	657	122
\$15 to \$19.....	1,569	1,328	241	262	260	1	1,307	1,068	240
\$20 to \$24.....	1,479	1,229	249	160	160	-	1,319	1,070	249
\$25 to \$29.....	1,124	904	219	162	160	2	962	744	217
\$30 to \$39.....	1,387	1,106	282	164	155	9	1,223	951	272
\$40 to \$49.....	1,423	1,128	295	119	118	1	1,303	1,009	294
\$50 to \$59.....	1,099	914	185	82	82	-	1,017	832	185
\$60 or more.....	1,827	1,515	312	50	48	2	1,777	1,466	311
Not reported or not computed.....	3,914	3,424	490	453	445	8	3,461	2,979	482
Median.....dollars..	30	29	32	22	22	...	32	32	32
Acquired 1970 and 1971 (part).....	1,793	1,202	591	194	180	14	1,599	1,022	577

Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	15,234	12,752	2,482	1,739	1,716	23	13,495	11,036	2,459
Less than 5 percent.....	207	173	34	60	60	-	146	112	34
5 to 9 percent.....	1,249	1,074	175	125	125	-	1,123	949	175
10 to 14 percent.....	2,573	2,144	429	232	231	1	2,341	1,914	428
15 to 19 percent.....	2,167	1,770	396	265	264	1	1,901	1,506	395
20 to 24 percent.....	2,412	1,961	451	272	267	5	2,140	1,694	446
25 to 29 percent.....	2,992	2,497	495	223	222	1	2,769	2,275	494
30 to 34 percent.....	1,125	984	141	222	217	5	903	767	135
35 to 39 percent.....	330	292	38	65	63	2	265	229	36
40 percent or more.....	425	332	93	69	61	7	357	271	86
Not reported or not computed.....	1,755	1,524	231	206	205	1	1,549	1,319	230
Median.....	21	21	21	21	21	...	21	21	20
Acquired 1970 and 1971 (part).....	1,753	1,169	584	175	161	14	1,578	1,008	570

Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	15,234	12,752	2,482	1,739	1,716	23	13,495	11,036	2,459
Less than 20 percent.....	146	140	6	1	1	-	145	139	6
20 to 29 percent.....	269	258	12	1	1	-	268	257	12
30 to 39 percent.....	950	893	57	72	70	2	879	824	55
40 to 49 percent.....	2,329	2,142	187	134	134	-	2,195	2,007	187
50 to 59 percent.....	3,605	3,110	494	243	243	-	3,361	2,867	494
60 to 69 percent.....	3,159	2,459	699	441	434	7	2,718	2,026	692
70 to 79 percent.....	1,448	1,049	399	336	333	3	1,113	716	396
80 to 89 percent.....	540	409	131	143	142	1	397	267	130
90 to 99 percent.....	290	213	77	15	13	2	276	201	75
100 to 109 percent.....	210	172	38	54	54	-	156	118	38
110 percent or more.....	526	402	124	117	110	7	409	292	117
Not reported or not computed.....	1,762	1,506	257	183	182	1	1,579	1,323	256
Median.....	58	57	65	67	67	...	57	55	65
Acquired 1970 and 1971 (part).....	1,753	1,169	584	175	161	14	1,578	1,008	570

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, In Central Cities	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Number of Housing Units</b>									
50 to 74.....	7,461	5,977	1,483	268	266	2	7,193	5,711	1,482
75 to 99.....	3,467	2,848	618	398	398	-	3,069	2,451	618
100 to 149.....	3,068	2,519	550	426	410	16	2,642	2,109	534
150 to 199.....	1,277	1,117	160	299	296	3	978	821	157
200 to 299.....	1,015	848	167	303	297	6	712	551	161
300 to 499.....	561	489	73	183	174	9	378	314	64
500 to 999.....	192	168	24	59	58	1	133	110	23
1,000 or more.....	34	30	4	-	-	-	34	30	4
<b>Number of Buildings</b>									
1.....	11,314	9,211	2,103	1,027	1,007	19	10,287	8,203	2,084
2 to 4.....	2,556	2,078	478	262	259	3	2,295	1,820	475
5 or more.....	3,200	2,701	498	646	632	15	2,554	2,070	484
Not reported.....	5	5	-	2	2	-	4	4	-
<b>Manner of Acquisition</b>									
By purchase.....	16,610	13,551	3,059	1,936	1,899	37	14,674	11,652	3,022
Placed one new mortgage.....	9,826	9,297	529	1,600	1,586	14	8,226	7,711	515
Placed two or more new mortgages.....	1,116	291	825	11	9	3	1,105	283	822
Assumed mortgage(s) already on property.....	3,666	3,067	599	301	287	14	3,366	2,780	585
Assumed mortgage already on property and placed new mortgage.....	1,647	558	1,089	15	9	6	1,632	549	1,083
All cash.....	220	211	9	9	9	-	212	203	9
Borrowed other than with mortgage.....	94	87	7	-	-	-	94	87	7
Other.....	40	40	-	1	1	-	39	39	-
Not by purchase.....	433	421	13	-	-	-	433	421	13
Inheritance or gift.....	324	319	5	-	-	-	324	319	5
Other.....	109	102	7	-	-	-	109	102	7
Not reported.....	32	24	8	-	-	-	32	24	8
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	8,577	6,431	2,146	937	916	21	7,640	5,515	2,125
Cash.....	7,081	5,062	2,019	653	632	21	6,428	4,430	1,998
Sale of stocks, shares or other securities.....	752	560	192	112	112	-	640	448	192
Sale of land or other real estate.....	398	262	136	25	25	-	373	238	136
Owner's cash, bank deposits, share accounts, or bonds.....	4,374	3,169	1,205	356	350	6	4,017	2,819	1,199
Borrowing other than mortgage on this property.....	1,171	818	352	86	85	1	1,085	733	351
Other cash source or source not reported.....	386	252	134	74	60	14	312	192	120
Noncash.....	1,274	1,100	174	229	229	-	1,045	871	174
Land used for structure(s) on this property.....	607	569	39	83	83	-	524	486	39
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	206	168	38	82	82	-	124	86	38
Other noncash source or no downpayment.....	461	363	97	64	64	-	397	299	97
Not reported.....	1,578	1,302	276	226	225	1	1,352	1,077	275
Other properties.....	8,498	7,565	933	999	983	16	7,499	6,582	917
<b>Land and Building Acquisition</b>									
During same 12-month period.....	13,156	10,544	2,612	1,318	1,296	22	11,839	9,248	2,590
Acquired land previously.....	2,548	2,310	239	403	400	2	2,146	1,909	236
Land not owned by building owner.....	481	388	94	127	114	12	354	273	81
Not reported.....	889	754	135	89	88	1	800	666	134
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	3,457	2,500	957	409	395	14	3,048	2,105	944
1967 and 1968.....	2,951	2,266	686	328	323	5	2,623	1,943	681
1965 and 1966.....	2,242	1,730	512	200	198	2	2,042	1,532	510
1960 to 1964.....	3,694	3,008	686	402	399	3	3,292	2,608	683
1955 to 1959.....	1,493	1,344	149	161	161	-	1,332	1,182	149
1950 to 1954.....	1,137	1,093	44	330	318	12	806	774	32
1949 or earlier.....	2,100	2,056	45	104	103	1	1,996	1,953	44

<sup>2</sup>Detail does not add to total because owners reported more than one source.



Table 2c. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, In Central Cities**

**PROPERTY CHARACTERISTICS--Continued**

**Year Built**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 and 1970 (part).....	1,193	914	280	219	219	-	974	694	280
1967 and 1968.....	1,612	1,388	224	271	271	-	1,341	1,117	224
1965 and 1966.....	1,538	1,272	266	157	156	1	1,381	1,116	265
1960 to 1964.....	3,162	2,582	580	468	459	9	2,693	2,123	571
1950 to 1959.....	1,993	1,761	232	521	496	26	1,472	1,266	206
1940 to 1949.....	1,208	1,047	161	175	174	1	1,033	873	161
1939 or earlier.....	5,857	4,622	1,235	67	67	-	5,790	4,555	1,235
Not reported.....	512	410	102	57	57	-	455	353	102

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	6,353	4,717	1,636	737	719	19	5,616	3,999	1,617
\$5,000 to \$7,499.....	819	608	211	28	14	14	791	593	198
\$7,500 to \$9,999.....	768	535	233	13	13	-	755	522	233
\$10,000 to \$12,499.....	1,280	923	358	33	33	-	1,247	890	358
\$12,500 to \$14,999.....	1,311	1,012	299	153	151	2	1,158	860	298
\$15,000 to \$17,499.....	664	462	203	133	133	-	532	329	203
\$17,500 to \$19,999.....	352	287	66	134	134	-	219	153	66
\$20,000 to \$24,999.....	234	174	59	86	86	-	148	89	59
\$25,000 to \$29,999.....	205	161	44	45	43	2	161	118	42
\$30,000 to \$34,999.....	107	84	24	32	32	-	75	51	24
\$35,000 to \$39,999.....	51	35	16	5	5	-	46	30	16
\$40,000 to \$49,999.....	11	4	7	2	1	1	9	3	6
\$50,000 or more.....	23	19	3	2	2	-	20	17	3
Not reported.....	29	18	11	1	1	-	28	17	11
Median.....dollars..	498	397	102	71	71	-	428	326	102
Other properties.....	10,100	10,200	9,800	14,500	14,600	...	9,600	9,500	9,800
	10,722	9,279	1,444	1,199	1,181	18	9,523	8,098	1,426

**Value**

Less than \$300,000.....	1,870	1,518	352	-	-	-	1,870	1,518	352
\$300,000 to \$399,999.....	950	743	207	2	2	-	948	740	207
\$400,000 to \$499,999.....	792	623	169	63	49	14	729	574	155
\$500,000 to \$749,999.....	2,517	1,947	569	130	129	2	2,387	1,819	568
\$750,000 to \$999,999.....	1,591	1,281	310	98	98	-	1,493	1,183	310
\$1,000,000 to \$1,499,999.....	2,076	1,650	426	316	316	-	1,760	1,334	426
\$1,500,000 to \$1,999,999.....	1,126	964	162	194	194	-	932	770	162
\$2,000,000 to \$2,999,999.....	1,071	883	189	292	292	-	780	590	189
\$3,000,000 to \$4,999,999.....	758	621	137	181	178	3	577	443	134
\$5,000,000 or more.....	651	544	107	219	208	10	433	336	96
Not reported.....	3,673	3,221	452	441	433	8	3,232	2,788	444
Median.....dollars..	840,000	858,400	763,500	1,856,500	1,859,600	...	753,300	750,400	764,400

**Value Per Housing Unit**

Less than \$5,000.....	2,492	1,982	510	46	32	14	2,447	1,950	497
\$5,000 to \$7,499.....	1,835	1,492	342	94	94	-	1,740	1,398	342
\$7,500 to \$9,999.....	2,313	1,880	433	222	222	-	2,091	1,658	433
\$10,000 to \$12,499.....	2,425	1,862	562	286	284	3	2,138	1,579	560
\$12,500 to \$14,999.....	1,513	1,216	297	159	159	-	1,354	1,057	297
\$15,000 to \$17,499.....	1,070	898	173	259	255	4	811	642	168
\$17,500 to \$19,999.....	521	414	106	111	111	-	410	303	106
\$20,000 to \$24,999.....	532	444	88	178	173	5	354	271	83
\$25,000 to \$34,999.....	464	393	71	117	114	2	348	279	69
\$35,000 to \$49,999.....	126	104	23	17	16	1	110	88	22
\$50,000 or more.....	110	89	21	6	6	-	105	83	21
Not reported.....	3,673	3,221	452	441	433	8	3,232	2,788	444
Median.....dollars..	10,100	10,000	10,100	14,100	14,100	...	9,600	9,500	10,100

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....	15,234	12,752	2,482	1,739	1,716	23	13,495	11,036	2,459
Less than \$50.....	377	296	81	13	13	-	364	283	81
\$50 to \$59.....	260	246	14	45	38	7	215	208	7
\$60 to \$69.....	437	377	60	77	77	-	360	300	60
\$70 to \$79.....	709	637	72	92	92	-	617	546	72
\$80 to \$89.....	1,161	967	194	37	37	-	1,123	930	194
\$90 to \$99.....	1,274	1,030	244	155	155	-	1,119	876	244
\$100 to \$119.....	2,102	1,740	362	258	258	-	1,844	1,481	362
\$120 to \$149.....	3,039	2,433	606	271	266	5	2,769	2,167	601
\$150 to \$174.....	1,907	1,609	299	130	128	2	1,777	1,480	297
\$175 to \$199.....	865	740	124	147	146	1	718	595	123
\$200 to \$249.....	726	622	104	174	172	2	552	450	102
\$250 to \$299.....	433	374	59	81	81	-	353	293	59
\$300 or more.....	541	443	98	77	72	5	464	371	93
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	1,402	1,238	163	182	181	1	1,220	1,057	163
Median.....dollars..	125	125	126	131	131	...	125	125	126
Mean.....dollars..	140	140	140	150	149	...	138	138	139
Acquired 1970 and 1971 (part).....	1,753	1,169	584	175	161	14	1,578	1,008	570

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2c. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, In Central Cities**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	16,609	13,551	3,059	1,936	1,900	37	14,674	11,652	3,021
Purchased 1967 to 1971 (part).....	6,351	4,717	1,634	737	719	19	5,614	3,999	1,615
Less than 80 percent.....	1,178	927	252	44	44	-	1,134	882	252
80 to 89 percent.....	965	697	268	95	95	-	870	602	268
90 to 94 percent.....	683	496	187	77	75	2	606	421	185
95 to 99 percent.....	584	392	192	69	68	1	515	325	191
100 percent or more.....	2,261	1,655	606	350	334	16	1,911	1,321	590
Not reported.....	681	550	130	103	103	-	578	447	130
Median.....	95	94	96	90	92	...	94	93	96
Purchased 1960 to 1966.....	5,779	4,588	1,192	603	598	5	5,177	3,990	1,186
Less than 60 percent.....	309	280	29	14	14	-	295	266	29
60 to 79 percent.....	890	733	156	54	54	-	835	679	156
80 to 89 percent.....	781	659	122	120	116	4	660	542	118
90 to 99 percent.....	751	634	117	98	98	-	654	537	117
100 percent or more.....	1,330	864	466	134	133	1	1,196	731	465
Not reported.....	1,719	1,417	302	182	182	-	1,537	1,235	302
Median.....	90	88	95	92	92	...	90	87	95
Purchased 1959 or earlier.....	4,479	4,246	233	596	583	13	3,883	3,663	220
Less than 40 percent.....	160	157	3	-	-	-	160	157	3
40 to 59 percent.....	367	350	17	22	22	-	345	328	17
60 to 79 percent.....	659	638	21	106	102	4	553	536	17
80 to 99 percent.....	657	614	43	115	114	1	543	500	42
100 percent or more.....	912	842	70	167	167	-	746	675	70
Not reported.....	1,724	1,645	79	187	179	8	1,538	1,466	72
Median.....	85	85	96	93	93	...	84	83	98
Not acquired by purchase.....	465	445	21	-	-	-	465	445	21

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	15,234	12,752	2,482	1,739	1,716	23	13,495	11,036	2,459
Less than 5 percent.....	179	167	12	46	46	-	133	120	12
5 to 9 percent.....	725	652	73	208	208	-	517	444	73
10 to 14 percent.....	3,031	2,540	491	600	590	10	2,431	1,950	481
15 to 19 percent.....	3,742	2,985	757	297	292	5	3,445	2,693	753
20 to 24 percent.....	1,620	1,280	340	78	78	-	1,542	1,202	340
25 to 29 percent.....	839	692	147	17	17	-	822	676	147
30 to 39 percent.....	763	634	129	6	6	-	757	628	129
40 percent or more.....	342	274	68	1	1	-	341	273	68
Not reported or not computed.....	3,993	3,528	465	486	478	8	3,507	3,050	457
Median.....	17	17	17	13	13	...	17	17	17
Acquired 1970 and 1971 (part).....	1,753	1,169	584	175	161	14	1,578	1,008	570

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	15,234	12,752	2,482	1,739	1,716	23	13,495	11,036	2,459
Less than 1.0 percent.....	5,525	4,681	844	670	654	16	4,855	4,026	828
1.0 to 2.9 percent.....	2,276	1,933	345	389	383	6	1,888	1,549	338
3.0 to 4.9 percent.....	1,218	990	229	109	109	-	1,108	881	229
5.0 to 6.9 percent.....	909	727	182	88	88	-	820	639	182
7.0 to 8.9 percent.....	515	379	137	66	66	-	449	313	137
9.0 to 10.9 percent.....	567	485	83	23	23	-	544	461	83
11.0 to 12.9 percent.....	283	254	28	27	27	-	256	228	28
13.0 to 14.9 percent.....	189	137	51	12	12	-	177	126	51
15 percent or more.....	922	782	140	110	110	-	812	672	140
Not reported or not computed.....	2,831	2,387	444	244	243	1	2,587	2,143	443
Median.....	1.5	1.4	2.0	1.2	1.3	...	1.6	1.5	2.0
Acquired 1970 and 1971 (part).....	1,753	1,169	584	175	161	14	1,578	1,008	570

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	3,697	2,871	825	139	138	1	3,558	2,734	824
Partnership.....	5,976	4,861	1,115	504	482	22	5,473	4,379	1,094
Real estate corporation.....	5,471	4,554	917	699	697	2	4,772	3,857	915
Real estate investment trust.....	276	250	26	45	45	-	231	205	26
Financial institution.....	53	29	24	3	3	-	50	27	24
Housing cooperative organization.....	743	698	46	329	317	12	414	380	34
Other.....	730	666	64	214	214	-	516	453	64
Not reported.....	129	66	63	4	4	-	125	63	63

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1d. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	1,560	184	1,377	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	410	19	391
Inside SMSA's.....	...	...	...	1967 and 1968.....	535	21	514
1,000,000 or more.....	...	...	...	1965 and 1966.....	276	-	276
250,000 to 999,999.....	...	...	...	1960 to 1964.....	145	2	143
50,000 to 249,999.....	...	...	...	1955 to 1959.....	73	48	24
10,000 to 49,999.....	...	...	...	1950 to 1954.....	25	12	13
Less than 10,000 and rural.....	...	...	...	1949 or earlier.....	97	82	15
Outside SMSA's.....	...	...	...	Not reported.....	-	-	-
10,000 or more.....	...	...	...	Year Built			
2,500 to 9,999.....	...	...	...	1969 and 1970 (part).....	190	3	188
Less than 2,500 and rural.....	...	...	...	1967 and 1968.....	425	16	409
Number of Housing Units				1965 and 1966.....	297	21	276
50 to 74.....	780	131	649	1960 to 1964.....	324	2	323
75 to 99.....	316	39	277	1950 to 1959.....	91	22	68
100 to 149.....	246	1	245	1940 to 1949.....	51	3	48
150 to 199.....	92	12	80	1939 or earlier.....	152	117	35
200 to 299.....	62	1	61	Not reported.....	31	-	31
300 to 499.....	52	-	52	Purchase Price Per Housing Unit			
500 to 999.....	12	-	12	Properties acquired by purchase 1967 to 1971 (part).....	906	...	905
1,000 or more.....	-	-	-	Less than \$5,000.....	13	...	13
Number of Buildings				\$5,000 to \$7,499.....	103	...	103
1.....	733	100	633	\$7,500 to \$9,999.....	220	...	220
2 to 4.....	223	2	221	\$10,000 to \$12,499.....	289	...	289
5 or more.....	604	82	523	\$12,500 to \$14,999.....	128	...	128
Not reported.....	-	-	-	\$15,000 to \$17,499.....	24	...	24
Manner of Acquisition				\$17,500 to \$19,999.....	36	...	35
By purchase.....	1,478	105	1,373	\$20,000 to \$24,999.....	9	...	9
Placed one new mortgage.....	1,043	-	1,043	\$25,000 to \$29,999.....	12	...	12
Placed two or more new mortgages.....	48	-	48	\$30,000 to \$34,999.....	6	...	6
Assumed mortgage(s) already on property.....	184	24	160	\$35,000 to \$39,999.....	-	...	-
Assumed mortgage already on property and placed new mortgage.....	97	-	97	\$40,000 to \$49,999.....	-	...	-
All cash.....	102	81	21	\$50,000 or more.....	-	...	-
Borrowed other than with mortgage.....	4	-	4	Not reported.....	66	...	66
Other.....	-	-	-	Median.....dollars..	10,700	...	10,700
Not by purchase.....	81	77	4	Other properties.....	654	182	472
Inheritance or gift.....	42	38	4	Value			
Other.....	39	39	-	Under \$300,000.....	58	56	2
Not reported.....	2	2	-	\$300,000 to \$399,999.....	29	24	4
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	177	-	177
Properties purchased 1965 to 1971 (part).....	1,184	2	1,182	\$500,000 to \$749,999.....	250	2	247
Cash.....	972	2	970	\$750,000 to \$999,999.....	162	21	141
Sale of stocks, shares or other securities.....	149	-	149	\$1,000,000 to \$1,499,999.....	253	18	236
Sale of land or other real estate.....	90	-	90	\$1,500,000 to \$1,999,999.....	178	-	178
Owner's cash, bank deposits, share accounts, or bonds.....	582	2	580	\$2,000,000 to \$2,999,999.....	123	-	123
Borrowing other than mortgage on this property.....	142	-	142	\$3,000,000 to \$4,999,999.....	54	1	54
Other cash source or source not reported...	9	-	9	\$5,000,000 or more.....	49	12	37
Noncash.....	283	-	283	Not reported.....	226	49	177
Land used for structure(s) on this property.....	177	-	177	Median.....dollars..	987,000	346,900	1,059,300
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	83	-	83	Value Per Housing Unit			
Other noncash source or no downpayment.....	23	-	23	Less than \$5,000.....	76	56	20
Not reported.....	184	-	184	\$5,000 to \$7,499.....	71	25	45
Other properties.....	376	181	195	\$7,500 to \$9,999.....	316	2	315
Land and Building Acquisition				\$10,000 to \$12,499.....	348	-	348
During same 12-month period.....	951	102	849	\$12,500 to \$14,999.....	248	16	232
Acquired land previously.....	504	80	424	\$15,000 to \$17,499.....	80	22	58
Land not owned by building owner.....	-	-	-	\$17,500 to \$19,999.....	54	2	52
Not reported.....	105	1	104	\$20,000 to \$24,999.....	59	-	59
				\$25,000 to \$34,999.....	55	12	43
				\$35,000 to \$49,999.....	27	-	27
				\$50,000 or more.....	-	-	-
				Not reported.....	226	49	177
				Median.....dollars..	11,500	6,100	11,600

<sup>1</sup>Detail does not add to total because owners reported more than one source.

Table 1d. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties	Outside SMSA's	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	1,288	170	1,118	Acquired before 1970.....	1,300	182	1,118
Less than \$50.....	111	95	16	Less than \$100.....	238	56	182
\$50 to \$59.....	30	26	4	\$100 to \$199.....	347	35	312
\$60 to \$69.....	-	-	-	\$200 to \$299.....	267	2	265
\$70 to \$79.....	7	-	7	\$300 to \$349.....	148	21	127
\$80 to \$89.....	1	1	-	\$350 to \$399.....	85	16	69
\$90 to \$99.....	66	1	65	\$400 to \$449.....	57	-	57
\$100 to \$119.....	132	22	110	\$450 to \$499.....	8	-	8
\$120 to \$149.....	445	21	424	\$500 to \$549.....	38	-	38
\$150 to \$174.....	166	-	166	\$550 to \$599.....	22	-	22
\$175 to \$199.....	131	-	131	\$600 to \$699.....	7	-	7
\$200 to \$249.....	16	-	16	\$700 to \$799.....	2	-	2
\$250 to \$299.....	3	-	3	\$800 or more.....	1	-	1
\$300 or more.....	20	-	20	Not reported.....	79	51	28
No rental receipts.....	-	-	-	Median.....dollars..	209	126	219
Not reported.....	159	3	156	Acquired 1970 and 1971 (part).....	260	2	258
Median.....dollars..	134	43	139				
Mean.....dollars..	130	48	144	Real Estate Tax Per \$1,000 Value			
Acquired 1970 and 1971 (part).....	236	2	235	Acquired before 1970.....	1,300	182	1,118
Purchase Price as Percent of Value				Less than \$10.....	143	12	131
Acquired by purchase.....	1,477	105	1,373	\$10 to \$14.....	201	31	170
Purchased 1967 to 1971 (part).....	906	2	905	\$15 to \$19.....	254	22	232
Less than 80 percent.....	199	-	199	\$20 to \$24.....	172	21	151
80 to 89 percent.....	175	-	175	\$25 to \$29.....	102	26	76
90 to 94 percent.....	33	-	33	\$30 to \$39.....	98	18	81
95 to 99 percent.....	78	-	78	\$40 to \$49.....	36	1	35
100 percent or more.....	336	2	334	\$50 to \$59.....	40	-	40
Not reported.....	85	-	85	\$60 or more.....	2	-	2
Median.....	95	...	95	Not reported or not computed.....	252	51	201
Purchased 1960 to 1966.....	419	-	419	Median.....dollars..	18	20	18
Less than 60 percent.....	56	-	56	Acquired 1970 and 1971 (part).....	260	2	258
60 to 79 percent.....	37	-	37				
80 to 89 percent.....	29	-	29	Real Estate Tax as Percent of Rental Receipts			
90 to 99 percent.....	84	-	84	Acquired before 1970 <sup>2</sup> .....	1,288	170	1,118
100 percent or more.....	93	-	93	Less than 5 percent.....	-	-	-
Not reported.....	120	-	120	5 to 9 percent.....	407	52	355
Median.....	93	-	93	10 to 14 percent.....	182	26	156
Purchased 1959 or earlier.....	152	103	49	15 to 19 percent.....	186	23	163
Less than 40 percent.....	1	-	1	20 to 24 percent.....	134	-	134
40 to 59 percent.....	2	-	2	25 to 29 percent.....	73	-	73
60 to 79 percent.....	16	2	14	30 to 34 percent.....	34	-	34
80 to 99 percent.....	77	52	25	35 to 39 percent.....	3	-	3
100 percent or more.....	2	-	2	40 percent or more.....	23	16	7
Not reported.....	54	49	5	Not reported or not computed.....	247	52	195
Median.....	87	...	...	Median.....	13	11	13
Not acquired by purchase.....	83	79	4	Acquired 1970 and 1971 (part).....	236	2	235
Rental Receipts as Percent of Value				Selected Owner Expenses as Percent of Rental Receipts			
Acquired before 1970 <sup>2</sup> .....	1,288	170	1,118	Acquired before 1970 <sup>2</sup> .....	1,288	170	1,118
Less than 5 percent.....	24	16	7	Less than 20 percent.....	93	79	14
5 to 9 percent.....	54	1	54	20 to 29 percent.....	23	22	1
10 to 14 percent.....	370	21	349	30 to 39 percent.....	27	-	27
15 to 19 percent.....	369	-	369	40 to 49 percent.....	105	-	105
20 to 24 percent.....	164	79	85	50 to 59 percent.....	439	-	439
25 to 29 percent.....	29	-	29	60 to 69 percent.....	182	-	182
30 to 39 percent.....	-	-	-	70 to 79 percent.....	90	-	90
40 percent or more.....	2	-	2	80 to 89 percent.....	53	-	53
Not reported or not computed.....	276	52	224	90 to 99 percent.....	3	-	3
Median.....	15	21	15	100 to 109 percent.....	2	-	2
Acquired 1970 and 1971 (part).....	236	2	235	110 percent or more.....	39	16	23
Rental Vacancy Losses as Percent of Potential Receipts				Not reported or not computed.....	231	52	178
Acquired before 1970 <sup>2</sup> .....	1,288	170	1,118	Median.....	56	14	57
Less than 1.0 percent.....	244	17	227	Acquired 1970 and 1971 (part).....	236	2	235
1.0 to 2.9 percent.....	205	22	183				
3.0 to 4.9 percent.....	219	22	197	OWNER CHARACTERISTICS			
5.0 to 6.9 percent.....	71	-	71	Type of Owner			
7.0 to 8.9 percent.....	58	-	58	Individual.....	320	51	269
9.0 to 10.9 percent.....	62	-	62	Partnership.....	510	44	466
11.0 to 12.9 percent.....	46	-	46	Real estate corporation.....	507	3	505
13.0 to 14.9 percent.....	67	26	41	Real estate investment trust.....	11	-	11
15 percent or more.....	75	56	19	Financial institution.....	37	37	-
Not reported or not computed.....	240	26	214	Housing cooperative organization.....	-	-	-
Median.....	3.7	13.4	3.4	Other.....	174	49	125
Acquired 1970 and 1971 (part).....	236	2	235	Not reported.....	2	-	2

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2d. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	1,377	1,115	262	157	149	8	1,219	966	253
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	1,115	1,115	-	149	149	...	966	966	-
2.....	251	-	251	8	-	...	243	-	243
3 or more.....	10	-	10	-	-	...	10	-	10
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	1,377	1,115	262	157	149	...	1,219	966	253
Contract to purchase.....	-	-	-	-	-	...	-	-	-
Origin of First Mortgage									
Mortgage made at time property acquired.....	924	804	120	144	144	...	780	660	120
Mortgage assumed at time property acquired.....	253	117	136	9	1	...	244	116	128
Mortgage placed later than acquisition of property.....	199	194	6	4	4	...	195	190	6
Refinanced mortgage: Same lender.....	115	112	3	1	1	...	114	111	3
Different lender.....	77	76	1	-	-	...	77	76	1
Mortgage placed on a property owned free and clear of debt.....	7	5	1	3	3	...	4	2	1
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	199	194	6	4	4	...	195	190	6
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	18	17	1	-	-	...	18	17	1
Secure better terms.....	91	90	1	-	-	...	91	90	1
Provide funds for additions, improvements, or repairs to this property.....	60	58	3	3	3	...	57	55	3
Provide funds for investment in other real estate.....	4	4	-	-	-	...	4	4	-
Provide funds for other types of investments.....	-	-	-	-	-	...	-	-	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-	-
Other reasons.....	-	-	-	-	-	...	-	-	-
Not reported.....	26	25	1	1	1	...	26	24	1
Other properties.....	1,177	921	256	153	145	...	1,024	776	248
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	456	347	109	40	40	...	416	307	109
1967 and 1968.....	608	497	112	84	83	...	524	413	111
1965 and 1966.....	197	162	34	12	12	...	185	151	34
1960 to 1964.....	104	104	-	13	13	...	91	91	-
1955 to 1959.....	3	3	-	-	-	...	3	3	-
1950 to 1954.....	8	1	7	8	1	...	-	-	-
1949 or earlier.....	-	-	-	-	-	...	-	-	-
First Mortgage Loan									
Less than \$200,000.....	53	23	31	-	-	...	53	23	31
\$200,000 to \$299,999.....	56	55	1	-	-	...	56	55	1
\$300,000 to \$399,999.....	133	111	22	-	-	...	133	111	22
\$400,000 to \$499,999.....	194	138	56	-	-	...	194	138	56
\$500,000 to \$749,999.....	338	261	77	33	33	...	305	228	77
\$750,000 to \$999,999.....	148	132	17	25	25	...	124	107	17
\$1,000,000 to \$1,499,999.....	270	248	21	80	73	...	190	176	14
\$1,500,000 to \$1,999,999.....	81	58	23	3	3	...	78	55	23
\$2,000,000 to \$2,999,999.....	56	47	9	14	13	...	42	34	8
\$3,000,000 or more.....	46	41	5	2	2	...	44	39	5
Median.....dollars..	686,300	721,300	568,200	1,129,600	1,113,900	...	642,000	671,700	554,600
First Mortgage Outstanding Debt									
Less than \$200,000.....	68	37	31	-	-	...	68	37	31
\$200,000 to \$299,999.....	116	98	18	-	-	...	116	98	18
\$300,000 to \$399,999.....	172	141	31	-	-	...	172	141	31
\$400,000 to \$499,999.....	198	121	76	30	30	...	168	91	76
\$500,000 to \$749,999.....	265	224	41	12	4	...	253	219	34
\$750,000 to \$999,999.....	218	203	15	74	74	...	144	129	15
\$1,000,000 to \$1,499,999.....	170	150	20	24	24	...	146	126	20
\$1,500,000 to \$1,999,999.....	81	63	18	6	5	...	75	58	17
\$2,000,000 to \$2,999,999.....	44	36	8	10	10	...	34	26	8
\$3,000,000 or more.....	47	42	5	2	2	...	45	40	5
Median.....dollars..	627,600	678,600	467,600	876,400	887,400	...	585,200	631,200	462,100

Table 2d. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's**

**MORTGAGE CHARACTERISTICS--Continued**

**Total Mortgage Outstanding Debt**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$200,000.....	37	37	-	-	-	...	37	37	-
\$200,000 to \$299,999.....	98	98	-	-	-	...	98	98	-
\$300,000 to \$399,999.....	189	141	47	-	-	...	189	141	47
\$400,000 to \$499,999.....	154	121	33	30	30	...	124	91	33
\$500,000 to \$749,999.....	329	224	106	4	4	...	325	219	106
\$750,000 to \$999,999.....	208	203	5	74	74	...	135	129	5
\$1,000,000 to \$1,499,999.....	185	150	35	32	24	...	153	126	27
\$1,500,000 to \$1,999,999.....	71	63	9	5	5	...	66	58	9
\$2,000,000 to \$2,999,999.....	55	36	18	11	10	...	43	26	17
\$3,000,000 or more.....	51	42	9	2	2	...	49	40	9
Median.....dollars..	659,600	678,600	619,300	901,700	887,400	...	624,100	631,200	609,400

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	103	95	7	48	40	...	55	55	-
5.0 percent.....	23	22	1	-	-	...	23	22	1
5.1 to 5.9 percent.....	194	152	42	17	16	...	177	136	41
6.0 percent.....	399	311	87	93	93	...	306	218	87
6.1 to 6.4 percent.....	69	43	27	-	-	...	69	43	27
6.5 to 6.9 percent.....	141	123	18	-	-	...	141	123	18
7.0 percent.....	60	47	14	-	-	...	60	47	14
7.1 to 7.4 percent.....	113	73	40	-	-	...	113	73	40
7.5 to 7.9 percent.....	69	69	-	-	-	...	69	69	-
8.0 percent.....	42	42	-	-	-	...	42	42	-
8.1 to 8.4 percent.....	23	23	-	-	-	...	23	23	-
8.5 to 8.9 percent.....	124	98	27	-	-	...	124	98	27
9.0 percent.....	8	8	-	-	-	...	8	8	-
9.1 to 9.9 percent.....	3	3	-	-	-	...	3	3	-
10.0 percent or more.....	6	6	-	-	-	...	6	6	-
Median.....	6.0	6.0	6.0	6.0	6.0	...	6.5	6.7	6.0

**Term of First Mortgage**

Less than 8 years.....	11	11	-	-	-	...	11	11	-
8 to 12 years.....	79	66	14	-	-	...	79	66	14
13 to 17 years.....	120	73	47	-	-	...	120	73	47
18 to 22 years.....	436	307	129	-	-	...	436	307	129
23 to 27 years.....	469	406	63	-	-	...	469	406	63
28 to 32 years.....	39	39	-	1	1	...	38	38	-
33 to 37 years.....	24	17	7	9	2	...	15	15	-
38 years or more.....	199	198	1	147	146	...	52	52	-
No stated term.....	-	-	-	-	-	...	-	-	-
Median.....	23.4	24.2	20.6	38.0+	38.0+	...	22.5	23.3	20.5

**Holder of First Mortgage**

Commercial bank or trust company.....	44	43	1	1	1	...	43	42	1
Mutual savings bank.....	224	158	67	15	15	...	209	143	67
Savings and loan association.....	265	233	32	1	1	...	264	232	32
Life insurance company.....	677	530	148	101	93	...	576	436	139
Mortgage company.....	9	5	5	-	-	...	9	5	5
Federal agency.....	126	126	-	39	39	...	87	87	-
Federal National Mortgage Association.....	-	-	-	-	-	...	-	-	-
Real estate or construction company.....	15	15	-	-	-	...	15	15	-
Individual or individual's estate.....	1	-	1	-	-	...	1	-	1
Other.....	15	6	8	-	-	...	15	6	8



Table 2d. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's

MORTGAGE CHARACTERISTICS--Continued

Location of First Mortgage Holder

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	512	402	110	33	32	...	479	370	109
Lender in Northeast.....	457	347	110	18	17	...	439	330	109
Lender in North Central.....	-	-	-	-	-	...	-	-	-
Lender in South.....	48	48	-	15	15	...	33	33	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	7	7	-	-	-	...	7	7	-
Not reported.....	-	-	-	-	-	...	-	-	-
Property in North Central region.....	150	96	54	-	-	...	150	96	54
Lender in Northeast.....	122	89	32	-	-	...	122	89	32
Lender in North Central.....	19	-	19	-	-	...	19	-	19
Lender in South.....	7	7	-	-	-	...	7	7	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	3	-	3	-	-	...	3	-	3
Not reported.....	-	-	-	-	-	...	-	-	-
Property in South region.....	610	542	67	124	117	...	485	425	60
Lender in Northeast.....	228	161	67	57	50	...	171	111	60
Lender in North Central.....	52	52	-	-	-	...	52	52	-
Lender in South.....	329	329	-	67	67	...	262	262	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-
Property in West region.....	105	75	31	-	-	...	105	75	31
Lender in Northeast.....	46	15	31	-	-	...	46	15	31
Lender in North Central.....	-	-	-	-	-	...	-	-	-
Lender in South.....	19	19	-	-	-	...	19	19	-
Lender in West.....	40	40	-	-	-	...	40	40	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-

Servicing of First Mortgage

Holder.....	812	647	165	74	66	...	738	582	156
Agent.....	565	468	97	83	83	...	481	384	97

Holder's Acquisition of First Mortgage

Originated by holder.....	867	685	181	74	66	...	793	620	173
Purchased from present servicer.....	334	292	42	31	31	...	303	262	42
Purchased from someone else.....	161	124	38	39	39	...	122	84	38
Not reported.....	14	13	1	13	13	...	1	-	1

First Mortgagee Participation in Property Income

Yes.....	51	50	1	-	-	...	51	50	1
No.....	1,325	1,065	261	157	149	...	1,168	916	252
Not reported.....	-	-	-	-	-	...	-	-	-

First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,177	921	256	153	145	...	1,024	776	248
Less than 40 percent.....	67	31	36	-	-	...	67	31	36
40 to 49 percent.....	-	-	-	-	-	...	-	-	-
50 to 59 percent.....	49	42	6	-	-	...	49	42	6
60 to 69 percent.....	102	66	36	-	-	...	102	66	36
70 to 79 percent.....	224	136	87	2	2	...	222	134	87
80 to 89 percent.....	212	175	38	36	36	...	176	138	38
90 to 94 percent.....	204	167	36	9	1	...	194	166	28
95 to 99 percent.....	64	64	-	13	13	...	51	51	-
100 percent or more.....	173	172	1	43	43	...	129	128	1
Not reported.....	83	69	15	50	50	...	34	19	15
Median.....	84	88	74	96	98	...	83	87	74
Other properties.....	199	194	6	4	4	...	195	190	6

Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	1,177	921	256	153	145	...	1,024	776	248
Less than 40 percent.....	31	31	-	-	-	...	31	31	-
40 to 49 percent.....	-	-	-	-	-	...	-	-	-
50 to 59 percent.....	42	42	-	-	-	...	42	42	-
60 to 69 percent.....	66	66	-	-	-	...	66	66	-
70 to 79 percent.....	202	136	66	2	2	...	200	134	66
80 to 89 percent.....	204	175	29	36	36	...	168	138	29
90 to 94 percent.....	216	167	49	1	1	...	215	166	49
95 to 99 percent.....	120	64	56	13	13	...	107	51	56
100 percent or more.....	214	172	42	52	43	...	162	128	34
Not reported.....	83	69	15	50	50	...	34	19	15
Median.....	90	88	92	99	98	...	89	87	92
Other properties.....	199	194	6	4	4	...	195	190	6

Table 2d. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	60	28	32	-	-	...	60	28	32
20 to 29 percent.....	36	29	7	-	-	...	36	29	7
30 to 39 percent.....	45	32	12	7	-	...	37	32	5
40 to 49 percent.....	115	88	27	-	-	...	115	88	27
50 to 59 percent.....	129	113	16	1	1	...	128	112	16
60 to 69 percent.....	286	203	83	1	1	...	285	202	83
70 to 79 percent.....	207	197	10	9	8	...	197	189	9
80 to 89 percent.....	208	150	58	45	45	...	163	105	58
90 to 99 percent.....	107	107	-	43	43	...	64	64	-
100 percent or more.....	8	8	-	-	-	...	8	8	-
Not reported.....	177	160	17	51	51	...	126	109	17
Median.....	67	69	63	87	88	...	65	66	63

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	29	28	1	-	-	...	29	28	1
20 to 29 percent.....	35	29	6	-	-	...	35	29	6
30 to 39 percent.....	32	32	-	-	-	...	32	32	-
40 to 49 percent.....	89	88	1	-	-	...	89	88	1
50 to 59 percent.....	133	113	20	1	1	...	132	112	20
60 to 69 percent.....	249	203	46	8	1	...	241	202	39
70 to 79 percent.....	244	197	48	9	8	...	235	189	47
80 to 89 percent.....	217	150	67	45	45	...	172	105	67
90 to 99 percent.....	161	107	54	43	43	...	118	64	54
100 percent or more.....	10	8	2	-	-	...	10	8	2
Not reported.....	177	160	17	51	51	...	126	109	17
Median.....	71	69	80	87	88	...	69	66	80

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	1,377	1,115	262	157	149	...	1,219	966	253
Interest and principal.....	1,364	1,102	262	157	149	...	1,206	953	253
Fully amortized.....	1,239	1,026	214	157	149	...	1,082	877	205
Partially amortized.....	124	76	48	-	-	...	124	76	48
Principal only.....	5	5	-	-	-	...	5	5	-
Fully amortized.....	5	5	-	-	-	...	5	5	-
Partially amortized.....	-	-	-	-	-	...	-	-	-
Interest only.....	8	8	-	-	-	...	8	8	-
No regular payment required.....	-	-	-	-	-	...	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	1,364	1,102	262	157	149	...	1,206	953	253
Real estate taxes and property insurance.....	538	464	73	156	148	...	381	316	65
With no other items.....	347	282	65	-	-	...	347	282	65
With other items.....	191	182	8	156	148	...	34	34	-
Real estate taxes only.....	234	174	60	1	1	...	233	173	60
Property insurance only.....	-	-	-	-	-	...	-	-	-
Other combinations or no other items.....	592	464	128	-	-	...	592	464	128
No regular payments of interest and principal...	13	13	-	-	-	...	13	13	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	1,377	1,115	262	157	149	...	1,219	966	253
Less than \$50.....	421	340	80	44	36	...	377	304	73
\$50 to \$59.....	357	265	92	36	36	...	322	229	92
\$60 to \$69.....	241	190	51	17	17	...	224	173	51
\$70 to \$79.....	124	115	9	-	-	...	124	115	9
\$80 to \$89.....	59	58	1	9	9	...	50	49	1
\$90 to \$99.....	93	67	26	51	50	...	42	17	25
\$100 to \$119.....	35	33	2	2	2	...	33	31	2
\$120 to \$149.....	41	41	-	-	-	...	41	41	-
\$150 to \$174.....	-	-	-	-	-	...	-	-	-
\$175 to \$199.....	6	6	-	-	-	...	6	6	-
\$200 to \$249.....	-	-	-	-	-	...	-	-	-
\$250 to \$299.....	-	-	-	-	-	...	-	-	-
\$300 or more.....	-	-	-	-	-	...	-	-	-
Median.....dollars..	57	58	55	59	61	...	57	57	55
Mean.....dollars..	60	62	54	67	68	...	60	61	55
No regular payments required.....	-	-	-	-	-	...	-	-	-



Table 2d. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Outside SMSA's**

**MORTGAGE PAYMENTS AND OTHER EXPENSES**—Continued

Monthly Interest and Principal Payments on Total  
Mortgages Per Housing Unit

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	1,377	1,115	262	157	149	...	1,219	966	253
Less than \$70.....	947	794	152	96	89	...	850	706	145
\$70 to \$79.....	159	115	43	-	-	...	159	115	43
\$80 to \$89.....	77	58	19	9	9	...	68	49	19
\$90 to \$99.....	80	67	13	50	50	...	30	17	13
\$100 to \$119.....	41	33	8	3	2	...	38	31	7
\$120 to \$149.....	67	41	25	-	-	...	67	41	25
\$150 to \$174.....	1	-	1	-	-	...	1	-	1
\$175 to \$199.....	6	6	-	-	-	...	6	6	-
\$200 to \$249.....	-	-	-	-	-	...	-	-	-
\$250 to \$299.....	-	-	-	-	-	...	-	-	-
\$300 or more.....	-	-	-	-	-	...	-	-	-
Median.....dollars..	51	49	60	57	58	***	50	48	61
Mean.....dollars..	64	62	72	67	68	...	63	61	73
No regular payments required.....	-	-	-	-	-	...	-	-	-

Current Status of First Mortgage Payments

Current or ahead of schedule.....	1,274	1,019	254	94	86	...	1,179	933	246
Delinquent (30 days or more).....	84	76	7	63	63	...	20	13	7
1 to 3 payments.....	62	55	7	50	50	...	13	5	7
4 or more payments.....	21	21	-	13	13	...	8	8	-
Foreclosure in process.....	-	-	-	-	-	...	-	-	-
Foreclosure not in process.....	21	21	-	13	13	...	8	8	-
Not reported.....	19	19	-	-	-	...	19	19	-
No regular payments required.....	-	-	-	-	-	...	-	-	-

Real Estate Tax Per Housing Unit

Acquired before 1970.....	1,118	951	168	134	125	...	985	825	159
Less than \$100.....	182	155	27	43	43	...	139	112	27
\$100 to \$199.....	312	275	37	7	-	...	305	275	30
\$200 to \$299.....	265	198	67	53	53	...	212	145	67
\$300 to \$349.....	127	120	7	14	14	...	113	106	7
\$350 to \$399.....	69	62	7	2	2	...	67	60	7
\$400 to \$449.....	57	54	3	9	9	...	48	45	3
\$450 to \$499.....	8	5	3	-	-	...	8	5	3
\$500 to \$549.....	38	31	7	1	1	...	37	30	7
\$550 to \$599.....	22	17	5	-	-	...	22	17	5
\$600 to \$699.....	7	3	4	2	2	...	5	2	4
\$700 to \$799.....	2	1	1	2	1	...	-	-	-
\$800 or more.....	1	1	-	1	1	...	-	-	-
Not reported.....	28	28	-	-	-	...	28	28	-
Median.....dollars..	219	215	229	230	236	***	216	208	234
Acquired 1970 and 1971 (part).....	258	164	94	24	24	...	235	140	94

Interest and Principal Payments on First Mortgage as  
Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	1,118	951	168	134	125	...	985	825	159
Less than 20 percent.....	57	19	38	1	1	...	56	18	38
20 to 29 percent.....	80	66	14	8	1	...	72	65	7
30 to 39 percent.....	237	218	19	-	-	...	237	218	19
40 to 49 percent.....	495	402	93	58	57	...	437	345	92
50 to 59 percent.....	41	39	2	13	13	...	27	25	2
60 to 69 percent.....	26	26	-	-	-	...	26	26	-
70 to 79 percent.....	6	5	1	-	-	...	6	5	1
80 to 89 percent.....	-	-	-	-	-	...	-	-	-
90 to 99 percent.....	7	7	-	-	-	...	7	7	-
100 percent or more.....	14	14	-	-	-	...	14	14	-
Not reported or not computed.....	156	156	-	52	52	...	103	103	-
Median.....	42	42	41	45	46	...	41	41	41
Other properties.....	235	140	94	-	-	...	235	140	94

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2d. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

## Outside SMSA's

## MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

### Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	1,118	951	168	134	125	...	985	825	159
Less than 20 percent.....	20	19	1	1	1	...	19	18	1
20 to 29 percent.....	72	66	6	1	1	...	71	65	6
30 to 39 percent.....	256	218	38	-	-	...	256	218	38
40 to 49 percent.....	462	402	60	65	57	...	398	345	53
50 to 59 percent.....	76	39	37	14	13	...	62	25	36
60 to 69 percent.....	47	26	21	-	-	...	47	26	21
70 to 79 percent.....	6	5	1	-	-	...	6	5	1
80 to 89 percent.....	1	-	1	-	-	...	1	-	1
90 to 99 percent.....	7	7	-	-	-	...	7	7	-
100 percent or more.....	15	14	1	-	-	...	15	14	1
Not reported or not computed.....	156	156	-	52	52	...	103	103	-
Median.....	42	42	46	45	46	...	42	41	46
Other properties.....	235	140	94	-	-	...	235	140	94

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	1,118	951	168	134	125	...	985	825	159
Less than \$10.....	131	131	-	43	43	...	88	88	-
\$10 to \$14.....	170	167	3	3	3	...	167	164	3
\$15 to \$19.....	232	190	42	-	-	...	232	190	42
\$20 to \$24.....	151	124	27	22	15	...	129	109	19
\$25 to \$29.....	76	39	37	10	10	...	66	29	37
\$30 to \$39.....	81	64	16	3	2	...	78	63	15
\$40 to \$49.....	35	30	5	1	1	...	34	30	5
\$50 to \$59.....	40	30	10	-	-	...	40	30	10
\$60 or more.....	2	2	-	1	1	...	2	2	-
Not reported or not computed.....	201	172	29	51	51	...	150	121	29
Median.....dollars..	18	17	24	9	8	...	18	17	25
Acquired 1970 and 1971 (part).....	258	164	94	24	24	...	235	140	94

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,118	951	168	134	125	...	985	825	159
Less than 5 percent.....	-	-	-	-	-	...	-	-	-
5 to 9 percent.....	355	328	27	43	43	...	312	285	27
10 to 14 percent.....	156	130	26	11	3	...	145	127	18
15 to 19 percent.....	163	140	23	12	12	...	151	128	23
20 to 24 percent.....	134	81	53	2	2	...	132	79	53
25 to 29 percent.....	73	70	2	12	12	...	61	59	2
30 to 34 percent.....	34	25	9	2	1	...	32	24	8
35 to 39 percent.....	3	2	1	-	-	...	3	2	1
40 percent or more.....	7	7	-	-	-	...	7	7	-
Not reported or not computed.....	195	168	27	52	52	...	142	115	27
Median.....	13	12	18	9	9	...	13	12	19
Acquired 1970 and 1971 (part).....	235	140	94	-	-	...	235	140	94

### Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	1,118	951	168	134	125	...	985	825	159
Less than 20 percent.....	14	14	-	-	-	...	14	14	-
20 to 29 percent.....	1	-	1	-	-	...	1	-	1
30 to 39 percent.....	27	21	6	1	1	...	26	20	6
40 to 49 percent.....	105	105	-	-	-	...	105	105	-
50 to 59 percent.....	439	343	96	8	1	...	431	342	89
60 to 69 percent.....	182	173	9	58	58	...	124	115	9
70 to 79 percent.....	90	65	25	12	12	...	79	53	25
80 to 89 percent.....	53	28	25	2	1	...	51	27	24
90 to 99 percent.....	3	2	1	-	-	...	3	2	1
100 to 109 percent.....	2	2	-	-	-	...	2	2	-
110 percent or more.....	23	20	2	-	-	...	23	20	2
Not reported or not computed.....	178	176	2	52	52	...	126	124	2
Median.....	57	57	57	65	65	...	56	56	58
Acquired 1970 and 1971 (part).....	235	140	94	-	-	...	235	140	94

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2d. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's

PROPERTY CHARACTERISTICS

Number of Housing Units

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50 to 74.....	649	509	140	107	107	...	543	402	140
75 to 99.....	277	235	42	-	-	...	277	235	42
100 to 149.....	245	210	35	29	28	...	216	182	34
150 to 199.....	80	52	28	20	12	...	60	40	20
200 to 299.....	61	61	-	1	1	...	60	60	-
300 to 499.....	52	37	15	1	1	...	51	36	15
500 to 999.....	12	11	1	-	-	...	12	11	1
1,000 or more.....	-	-	-	-	-	...	-	-	-

Number of Buildings

1.....	633	500	133	44	43	...	589	457	132
2 to 4.....	221	154	67	28	28	...	193	126	67
5 or more.....	523	461	62	85	78	...	438	383	54
Not reported.....	-	-	-	-	-	...	-	-	-

Manner of Acquisition

By purchase.....	1,373	1,111	262	157	149	...	1,216	962	253
Placed one new mortgage.....	1,043	942	101	145	145	...	898	797	101
Placed two or more new mortgages.....	48	26	22	-	-	...	48	26	22
Assumed mortgage(s) already on property.....	160	104	56	9	1	...	151	103	47
Assumed mortgage already on property and placed new mortgage.....	97	15	82	-	-	...	97	15	82
All cash.....	21	21	-	-	-	...	21	21	-
Borrowed other than with mortgage.....	4	3	1	3	3	...	1	-	1
Other.....	-	-	-	-	-	...	-	-	-
Not by purchase.....	4	4	-	-	-	...	4	4	-
Inheritance or gift.....	4	4	-	-	-	...	4	4	-
Other.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-

Source of Downpayment

Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	1,183	930	253	137	136	...	1,046	794	252
Cash.....	970	731	239	34	33	...	936	698	238
Sale of stocks, shares or other securities.....	149	101	48	2	2	...	147	100	48
Sale of land or other real estate.....	90	72	19	-	-	...	90	72	19
Owner's cash, bank deposits, share accounts, or bonds.....	580	416	164	33	32	...	547	384	163
Borrowing other than mortgage on this property.....	142	136	6	-	-	...	142	136	6
Other cash source or source not reported.....	9	6	3	-	-	...	9	6	3
Noncash.....	283	232	51	53	53	...	230	179	51
Land used for structure(s) on this property.....	177	166	11	30	30	...	147	136	11
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	83	48	34	10	10	...	73	39	34
Other noncash source or no downpayment.....	23	17	6	13	13	...	10	4	6
Not reported.....	184	167	17	51	51	...	133	116	17
Other properties.....	194	185	9	20	13	...	173	172	1

Land and Building Acquisition

During same 12-month period.....	849	696	153	126	118	...	723	578	145
Acquired land previously.....	424	384	40	28	28	...	396	356	40
Land not owned by building owner.....	-	-	-	-	-	...	-	-	-
Not reported.....	104	35	69	3	3	...	101	32	69

Year Property Acquired

1969 to 1971 (part).....	391	280	111	37	37	...	354	243	111
1967 and 1968.....	514	439	75	87	86	...	427	353	74
1965 and 1966.....	276	209	66	12	12	...	264	198	66
1960 to 1964.....	143	142	1	13	13	...	130	129	1
1955 to 1959.....	24	23	1	-	-	...	24	23	1
1950 to 1954.....	13	13	-	1	1	...	12	12	-
1949 or earlier.....	15	8	7	7	-	...	8	8	-

<sup>2</sup>Detail does not add to total because owners reported more than one source.

Table 2d. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Outside SMSA's

PROPERTY CHARACTERISTICS--Continued

Year Built

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 and 1970 (part).....	188	158	30	37	37	...	150	121	30
1967 and 1968.....	409	346	63	85	85	...	323	260	63
1965 and 1966.....	276	197	79	12	12	...	265	186	79
1960 to 1964.....	323	284	39	14	13	...	309	271	38
1950 to 1959.....	68	68	-	2	2	...	66	66	-
1940 to 1949.....	48	7	41	7	-	...	40	7	34
1939 or earlier.....	35	33	1	-	-	...	35	33	1
Not reported.....	31	22	9	-	-	...	31	22	9

Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	905	719	186	125	124	...	780	596	185
\$5,000 to \$7,499.....	13	13	-	-	-	...	13	13	-
\$7,500 to \$9,999.....	103	103	-	-	-	...	103	103	-
\$10,000 to \$12,499.....	220	172	48	1	1	...	219	171	48
\$12,500 to \$14,999.....	289	226	63	43	43	...	246	182	63
\$15,000 to \$17,499.....	128	69	59	25	25	...	104	45	59
\$17,500 to \$19,999.....	24	24	-	5	5	...	20	20	-
\$20,000 to \$24,999.....	35	34	1	1	-	...	34	34	-
\$25,000 to \$29,999.....	9	9	-	-	-	...	9	9	-
\$30,000 to \$34,999.....	12	12	-	-	-	...	12	12	-
\$35,000 to \$39,999.....	6	6	-	-	-	...	6	6	-
\$40,000 to \$49,999.....	-	-	-	-	-	...	-	-	-
\$50,000 or more.....	-	-	-	-	-	...	-	-	-
Not reported.....	66	51	15	50	50	...	16	1	15
Median.....dollars..	10,700	10,500	11,500	12,100	12,100	...	10,500	10,100	11,500
Other properties.....									
	472	396	76	33	25	...	439	370	69

Value

Less than \$300,000.....	2	2	-	-	-	...	2	2	-
\$300,000 to \$399,999.....	4	4	-	-	-	...	4	4	-
\$400,000 to \$499,999.....	177	151	27	-	-	...	177	151	27
\$500,000 to \$749,999.....	247	141	106	30	30	...	217	111	106
\$750,000 to \$999,999.....	141	130	11	27	27	...	114	103	11
\$1,000,000 to \$1,499,999.....	236	198	38	14	14	...	221	184	38
\$1,500,000 to \$1,999,999.....	178	151	27	17	10	...	161	142	19
\$2,000,000 to \$2,999,999.....	123	103	20	17	16	...	106	86	19
\$3,000,000 to \$4,999,999.....	54	38	17	1	1	...	53	37	17
\$5,000,000 or more.....	37	37	-	-	-	...	37	37	-
Not reported.....	177	160	17	51	51	...	126	109	17
Median.....dollars..	1,059,300	1,125,000	725,600	967,200	928,200	...	1,071,200	1,155,900	715,600

Value Per Housing Unit

Less than \$5,000.....	20	19	1	-	-	...	20	19	1
\$5,000 to \$7,499.....	45	45	-	1	1	...	44	44	-
\$7,500 to \$9,999.....	315	264	51	8	1	...	306	263	43
\$10,000 to \$12,499.....	348	253	95	43	43	...	305	210	95
\$12,500 to \$14,999.....	232	147	85	34	34	...	197	113	85
\$15,000 to \$17,499.....	58	52	6	5	5	...	53	47	6
\$17,500 to \$19,999.....	52	46	6	9	9	...	43	37	6
\$20,000 to \$24,999.....	59	58	1	5	4	...	54	54	-
\$25,000 to \$34,999.....	43	43	-	1	1	...	42	42	-
\$35,000 to \$49,999.....	27	27	-	-	-	...	27	27	-
\$50,000 or more.....	-	-	-	-	-	...	-	-	-
Not reported.....	177	160	17	51	51	...	126	109	17
Median.....dollars..	11,600	11,500	11,900	12,500	12,800	...	11,400	11,200	11,900

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	1,118	951	168	134	125	...	985	825	159
\$50 to \$59.....	16	16	-	-	-	...	16	16	-
\$60 to \$69.....	4	2	1	-	-	...	4	2	1
\$70 to \$79.....	-	-	-	-	-	...	-	-	-
\$80 to \$89.....	7	7	-	-	-	...	7	7	-
\$90 to \$99.....	-	-	-	-	-	...	-	-	-
\$100 to \$119.....	65	65	-	-	-	...	65	65	-
\$120 to \$149.....	110	51	58	32	24	...	78	27	51
\$150 to \$174.....	424	350	74	37	37	...	387	313	74
\$175 to \$199.....	166	152	14	-	-	...	166	152	14
\$200 to \$249.....	131	119	12	9	9	...	122	110	12
\$250 to \$299.....	16	9	7	1	-	...	15	9	6
\$300 or more.....	3	3	-	3	3	...	-	-	-
No rental receipts.....	20	19	1	-	-	...	20	19	1
Not reported.....	-	-	-	-	-	...	-	-	-
Median.....dollars..	156	156	-	52	52	...	103	103	-
Mean.....dollars..	139	141	129	127	129	...	140	143	131
Acquired 1970 and 1971 (part).....	144	145	139	135	137	...	144	146	139

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2d. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Outside SMSA's**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	1,373	1,111	262	157	149	...	1,216	963	253
Purchased 1967 to 1971 (part).....	905	719	186	125	124	...	780	596	185
Less than 80 percent.....	199	194	5	-	-	...	199	194	5
80 to 89 percent.....	175	142	34	4	3	...	171	139	33
90 to 94 percent.....	33	33	-	1	1	...	32	32	-
95 to 99 percent.....	78	51	27	2	2	...	77	49	27
100 percent or more.....	334	230	104	68	68	...	266	162	104
Not reported.....	85	70	15	50	50	...	35	20	15
Median.....	95	89	82	100+	100+	...	90	86	81
Purchased 1960 to 1966.....	419	352	67	24	24	...	395	327	67
Less than 60 percent.....	56	50	6	-	-	...	56	50	6
60 to 79 percent.....	37	36	1	-	-	...	37	36	1
80 to 89 percent.....	29	28	1	3	3	...	26	25	1
90 to 99 percent.....	84	83	1	10	10	...	74	73	1
100 percent or more.....	93	37	56	11	11	...	83	26	56
Not reported.....	120	118	2	1	1	...	119	117	2
Median.....	93	90	...	...	...	...	92	87	...
Purchased 1959 or earlier.....	49	40	9	8	1	...	41	40	1
Less than 40 percent.....	1	-	1	-	-	...	1	-	1
40 to 59 percent.....	2	2	-	-	-	...	2	2	-
60 to 79 percent.....	14	14	-	-	-	...	14	14	-
80 to 99 percent.....	25	18	7	7	-	...	18	18	-
100 percent or more.....	2	2	-	1	1	...	1	1	-
Not reported.....	5	5	-	-	-	...	5	5	-
Median.....	...	...	...	...	...	...	...	...	...
Not acquired by purchase.....	4	4	-	-	-	...	4	4	-

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	1,118	951	168	134	125	...	985	825	159
Less than 5 percent.....	7	7	-	-	-	...	7	7	-
5 to 9 percent.....	54	52	1	3	3	...	50	49	1
10 to 14 percent.....	349	284	65	39	38	...	310	246	64
15 to 19 percent.....	369	296	73	38	31	...	330	265	65
20 to 24 percent.....	85	58	27	-	-	...	85	58	27
25 to 29 percent.....	29	29	-	-	-	...	29	29	-
30 to 39 percent.....	-	-	-	-	-	...	-	-	-
40 percent or more.....	2	2	-	-	-	...	2	2	-
Not reported or not computed.....	224	222	2	53	53	...	170	168	2
Median.....	15	15	16	14	14	...	15	15	16
Acquired 1970 and 1971 (part).....	235	140	94	-	-	...	235	140	94

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	1,118	951	168	134	125	...	985	825	159
Less than 1.0 percent.....	227	218	9	11	11	...	216	207	9
1.0 to 2.9 percent.....	183	145	38	34	34	...	148	111	38
3.0 to 4.9 percent.....	197	168	31	13	12	...	185	156	30
5.0 to 6.9 percent.....	71	70	2	1	1	...	70	69	2
7.0 to 8.9 percent.....	58	51	7	7	-	...	51	51	-
9.0 to 10.9 percent.....	62	35	27	-	-	...	62	35	27
11.0 to 12.9 percent.....	46	15	31	15	15	...	31	-	31
13.0 to 14.9 percent.....	41	32	0	-	-	...	41	32	9
15 percent or more.....	19	16	3	-	-	...	19	16	3
Not reported or not computed.....	214	201	13	52	52	...	162	149	13
Median.....	3.4	3.1	5.1	1.9	1.7	...	3.4	3.2	4.3
Acquired 1970 and 1971 (part).....	235	140	94	-	-	...	235	140	94

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	269	212	57	4	3	...	265	210	56
Partnership.....	466	391	75	30	30	...	436	361	75
Real estate corporation.....	505	383	122	44	36	...	461	347	114
Real estate investment trust.....	11	4	7	-	-	...	11	4	7
Financial institution.....	-	-	-	-	-	...	-	-	-
Housing cooperative organization.....	-	-	-	-	-	...	-	-	-
Other.....	125	122	2	80	80	...	45	43	2
Not reported.....	2	2	-	-	-	...	2	2	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1e. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	Total properties	Non-mortgaged properties	Mortgaged properties	Northeast	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	12,549	731	11,818	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	1,935	62	1,873
Inside SMSA's.....	11,970	664	11,306	1967 and 1968.....	1,602	64	1,538
1,000,000 or more.....	7,777	361	7,417	1965 and 1966.....	1,497	25	1,473
250,000 to 999,999.....	604	125	480	1960 to 1964.....	2,771	39	2,733
50,000 to 249,999.....	1,198	105	1,093	1955 to 1959.....	1,493	135	1,358
10,000 to 49,999.....	991	36	956	1950 to 1954.....	1,081	89	992
Less than 10,000 and rural.....	1,400	38	1,361	1949 or earlier.....	2,170	317	1,852
Outside SMSA's.....	578	67	512	Not reported.....	-	-	-
10,000 or more.....	312	48	264	Year Built			
2,500 to 9,999.....	122	18	105	1969 and 1970 (part).....	351	5	346
Less than 2,500 and rural.....	144	1	143	1967 and 1968.....	772	21	751
Number of Housing Units				1965 and 1966.....	916	25	890
50 to 74.....	5,767	504	5,263	1960 to 1964.....	1,910	34	1,876
75 to 99.....	2,551	95	2,455	1950 to 1959.....	1,825	66	1,759
100 to 149.....	2,166	91	2,076	1940 to 1949.....	984	58	925
150 to 199.....	881	12	869	1939 or earlier.....	5,370	474	4,896
200 to 299.....	636	11	625	Not reported.....	421	47	374
300 to 499.....	397	8	389	Purchase Price Per Housing Unit			
500 to 999.....	116	3	112	Properties acquired by purchase 1967 to 1971 (part).....	3,390	36	3,355
1,000 or more.....	35	6	29	Less than \$5,000.....	506	12	493
Number of Buildings				\$5,000 to \$7,499.....	343	2	341
1.....	8,578	544	8,034	\$7,500 to \$9,999.....	431	7	424
2 to 4.....	1,907	93	1,814	\$10,000 to \$12,499.....	616	3	613
5 or more.....	2,062	94	1,968	\$12,500 to \$14,999.....	405	3	403
Not reported.....	1	-	1	\$15,000 to \$17,499.....	284	-	284
Manner of Acquisition				\$17,500 to \$19,999.....	138	3	134
By purchase.....	11,901	547	11,354	\$20,000 to \$24,999.....	128	1	126
Placed one new mortgage.....	6,166	148	6,018	\$25,000 to \$29,999.....	62	1	61
Placed two or more new mortgages.....	873	21	852	\$30,000 to \$34,999.....	18	1	17
Assumed mortgage(s) already on property.....	3,071	249	2,822	\$35,000 to \$39,999.....	9	-	9
Assumed mortgage already on property and placed new mortgage.....	1,429	21	1,408	\$40,000 to \$49,999.....	16	1	15
All cash.....	260	96	165	\$50,000 or more.....	25	-	25
Borrowed other than with mortgage.....	73	4	69	Not reported.....	409	1	408
Other.....	28	7	21	Median.....dollars..	10,900	...	10,900
Not by purchase.....	553	121	432	Other properties.....	9,158	695	8,463
Inheritance or gift.....	351	39	311	Value			
Other.....	203	82	121	Under \$300,000.....	1,659	171	1,488
Not reported.....	95	62	33	\$300,000 to \$399,999.....	761	102	658
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	544	40	504
Properties purchased 1965 to 1971 (part).....	4,884	71	4,813	\$500,000 to \$749,999.....	1,234	66	1,168
Cash.....	3,920	48	3,873	\$750,000 to \$999,999.....	980	39	941
Sale of stocks, shares or other securities.....	472	1	471	\$1,000,000 to \$1,499,999.....	1,399	42	1,357
Sale of land or other real estate.....	304	-	304	\$1,500,000 to \$1,999,999.....	803	14	790
Owner's cash, bank deposits, share accounts, or bonds.....	2,343	37	2,306	\$2,000,000 to \$2,999,999.....	747	29	718
Borrowing other than mortgage on this property.....	616	3	613	\$3,000,000 to \$4,999,999.....	529	10	519
Other cash source or source not reported... Noncash.....	185 487	7 2	178 485	\$5,000,000 or more.....	450	18	433
Land used for structure(s) on this property.....	223	-	223	Not reported.....	3,444	199	3,245
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	128	-	128	Median.....dollars..	840,500	392,400	874,600
Other noncash source or no downpayment.....	136	2	135	Value Per Housing Unit			
Not reported.....	1,101	24	1,077	Less than \$5,000.....	2,096	196	1,900
Other Properties.....	7,665	660	7,005	\$5,000 to \$7,499.....	1,368	134	1,234
Land and Building Acquisition				\$7,500 to \$9,999.....	1,113	43	1,070
During same 12-month period.....	9,821	661	9,160	\$10,000 to \$12,499.....	1,229	47	1,182
Acquired land previously.....	1,608	36	1,572	\$12,500 to \$14,999.....	1,058	29	1,030
Land not owned by building owner.....	256	8	249	\$15,000 to \$17,499.....	805	36	769
Not reported.....	863	26	837	\$17,500 to \$19,999.....	515	19	496
				\$20,000 to \$24,999.....	423	8	415
				\$25,000 to \$34,999.....	291	5	286
				\$35,000 to \$49,999.....	114	5	109
				\$50,000 or more.....	93	10	84
				Not reported.....	3,444	199	3,245
				Median.....dollars..	9,900	6,300	10,200

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1e. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	Total properties	Non-mortgaged properties	Mortgaged properties	Northeast	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	11,373	672	10,701	Acquired before 1970.....	11,426	698	10,728
Less than \$50.....	194	26	169	Less than \$100.....	304	107	198
\$50 to \$59.....	147	38	109	\$100 to \$199.....	907	83	824
\$60 to \$69.....	264	44	220	\$200 to \$299.....	2,377	159	2,217
\$70 to \$79.....	497	31	466	\$300 to \$349.....	1,212	102	1,110
\$80 to \$89.....	776	56	721	\$350 to \$399.....	1,046	57	989
\$90 to \$99.....	923	55	868	\$400 to \$449.....	966	56	910
\$100 to \$119.....	1,555	133	1,423	\$450 to \$499.....	735	22	713
\$120 to \$149.....	1,737	94	1,643	\$500 to \$549.....	619	25	593
\$150 to \$174.....	1,504	30	1,474	\$550 to \$599.....	542	9	533
\$175 to \$199.....	932	20	912	\$600 to \$699.....	844	16	828
\$200 to \$249.....	737	27	710	\$700 to \$799.....	380	10	371
\$250 to \$299.....	374	37	337	\$800 or more.....	822	31	791
\$300 or more.....	471	23	448	Not reported.....	671	20	651
No rental receipts.....	2	2	-	Median.....dollars..	377	293	384
Not reported.....	1,259	57	1,202	Acquired 1970 and 1971 (part).....	1,123	33	1,091
Median.....dollars..	132	108	134	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	149	140	150	Acquired before 1970.....	11,426	698	10,728
Acquired 1970 and 1971 (part).....	1,115	31	1,084	Less than \$10.....	205	27	178
Purchase Price as Percent of Value				\$10 to \$14.....	146	4	141
Acquired by purchase.....	11,901	546	11,353	\$15 to \$19.....	365	40	325
Purchased 1967 to 1971 (part).....	3,390	36	3,355	\$20 to \$24.....	534	37	497
Less than 80 percent.....	522	7	515	\$25 to \$29.....	640	35	606
80 to 89 percent.....	428	4	424	\$30 to \$39.....	1,265	87	1,178
90 to 94 percent.....	266	4	262	\$40 to \$49.....	1,425	65	1,360
95 to 99 percent.....	297	1	296	\$50 to \$59.....	1,218	47	1,171
100 percent or more.....	1,360	18	1,342	\$60 or more.....	2,101	151	1,950
Not reported.....	518	3	517	Not reported or not computed.....	3,526	204	3,321
Median.....	98	...	98	Median.....dollars..	45	42	45
Purchased 1960 to 1966.....	4,113	42	4,071	Acquired 1970 and 1971 (part).....	1,123	33	1,091
Less than 60 percent.....	192	3	189	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	497	9	488	Acquired before 1970 <sup>2</sup> .....	11,373	672	10,701
80 to 89 percent.....	408	3	405	Less than 5 percent.....	122	50	71
90 to 99 percent.....	536	1	534	5 to 9 percent.....	192	46	146
100 percent or more.....	1,011	9	1,002	10 to 14 percent.....	548	36	512
Not reported.....	1,469	17	1,453	15 to 19 percent.....	1,180	99	1,081
Median.....	94	...	94	20 to 24 percent.....	2,385	81	2,304
Purchased 1959 or earlier.....	4,400	470	3,929	25 to 29 percent.....	3,234	118	3,116
Less than 40 percent.....	168	57	111	30 to 34 percent.....	1,454	98	1,357
40 to 59 percent.....	387	47	339	35 to 39 percent.....	374	35	339
60 to 79 percent.....	578	44	534	40 percent or more.....	438	36	402
80 to 99 percent.....	704	120	584	Not reported or not computed.....	1,446	72	1,374
100 percent or more.....	760	49	711	Median.....	25	24	25
Not reported.....	1,803	154	1,650	Acquired 1970 and 1971 (part).....	1,115	31	1,084
Median.....	84	81	85	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	647	184	464	Acquired before 1970 <sup>2</sup> .....	11,373	672	10,701
Rental Receipts as Percent of Value				Less than 20 percent.....	236	157	80
Acquired before 1970 <sup>2</sup> .....	11,373	672	10,701	20 to 29 percent.....	325	184	141
Less than 5 percent.....	103	17	86	30 to 39 percent.....	876	213	663
5 to 9 percent.....	373	44	328	40 to 49 percent.....	1,553	13	1,540
10 to 14 percent.....	1,588	60	1,528	50 to 59 percent.....	2,352	7	2,345
15 to 19 percent.....	2,366	94	2,271	60 to 69 percent.....	2,273	3	2,270
20 to 24 percent.....	1,441	73	1,368	70 to 79 percent.....	1,149	1	1,148
25 to 29 percent.....	773	30	743	80 to 89 percent.....	449	-	449
30 to 39 percent.....	708	50	658	90 to 99 percent.....	249	2	247
40 percent or more.....	316	64	252	100 to 109 percent.....	60	-	60
Not reported or not computed.....	3,706	240	3,466	110 percent or more.....	299	16	283
Median.....	18	20	18	Not reported or not computed.....	1,551	75	1,476
Acquired 1970 and 1971 (part).....	1,115	31	1,084	Median.....	58	27	59
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	1,115	31	1,084
Acquired before 1970 <sup>2</sup> .....	11,373	672	10,701	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	5,538	269	5,268	Type of Owner			
1.0 to 2.9 percent.....	1,564	105	1,459	Individual.....	2,005	184	1,821
3.0 to 4.9 percent.....	703	88	615	Partnership.....	4,147	66	4,081
5.0 to 6.9 percent.....	317	16	301	Real estate corporation.....	5,067	270	4,797
7.0 to 8.9 percent.....	164	21	143	Real estate investment trust.....	177	4	173
9.0 to 10.9 percent.....	130	4	126	Financial institution.....	88	66	23
11.0 to 12.9 percent.....	48	2	46	Housing cooperative organization.....	534	5	529
13.0 to 14.9 percent.....	68	1	67	Other.....	421	117	304
15 percent or more.....	126	9	117	Not reported.....	109	18	91
Not reported or not computed.....	2,717	156	2,561				
Median.....	0.7	0.9	0.7				
Acquired 1970 and 1971 (part).....	1,115	31	1,084				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	11,818	9,524	2,294	1,134	1,105	29	10,685	8,420	2,265
<b>MORTGAGE CHARACTERISTICS</b>									
<b>Number of Mortgages</b>									
1.....	9,524	9,524	-	1,105	1,105	-	8,420	8,420	-
2.....	1,991	-	1,991	29	-	29	1,962	-	1,962
3 or more.....	303	-	303	-	-	-	303	-	303
<b>Form of Debt of First Mortgage</b>									
Mortgage or deed of trust.....	11,810	9,518	2,292	1,134	1,105	29	10,676	8,413	2,263
Contract to purchase.....	8	6	2	-	-	-	8	6	2
<b>Origin of First Mortgage</b>									
Mortgage made at time property acquired.....	4,167	3,392	775	811	794	17	3,356	2,598	758
Mortgage assumed at time property acquired.....	2,201	1,255	945	199	188	12	2,001	1,068	933
Mortgage placed later than acquisition of property.....	5,451	4,877	574	123	123	-	5,328	4,754	574
Refinanced mortgage: Same lender.....	3,512	3,145	367	99	99	-	3,414	3,047	367
Different lender.....	1,677	1,475	202	15	15	-	1,662	1,460	202
Mortgage placed on a property owned free and clear of debt.....	261	256	5	10	10	-	251	247	5
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>									
Mortgages placed later than acquisition of property.....	5,451	4,877	574	123	123	-	5,328	4,754	574
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	1,819	1,599	220	8	8	-	1,810	1,591	220
Secure better terms.....	1,084	951	133	11	11	-	1,073	940	133
Provide funds for additions, improvements, or repairs to this property.....	876	819	58	55	55	-	821	763	58
Provide funds for investment in other real estate.....	274	260	14	2	2	-	272	258	14
Provide funds for other types of investments.....	140	135	6	-	-	-	140	135	6
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	183	153	30	3	3	-	180	150	30
Not reported.....	1,075	961	114	44	44	-	1,031	917	114
Other properties.....	6,367	4,647	1,720	1,010	982	29	5,357	3,666	1,691
<b>Year First Mortgage Made or Assumed</b>									
1969 to 1971 (part).....	3,302	2,547	755	167	167	-	3,135	2,380	755
1967 and 1968.....	2,351	1,828	523	108	97	11	2,243	1,731	512
1965 and 1966.....	2,504	1,925	579	158	156	2	2,346	1,769	577
1960 to 1964.....	2,935	2,544	390	335	332	3	2,599	2,212	387
1955 to 1959.....	364	337	27	129	129	-	235	208	27
1950 to 1954.....	262	246	16	214	202	13	47	45	3
1949 or earlier.....	101	97	4	22	22	-	79	75	4
<b>First Mortgage Loan</b>									
Less than \$200,000.....	2,590	2,094	496	-	-	-	2,590	2,094	496
\$200,000 to \$299,999.....	1,318	973	345	-	-	-	1,318	973	345
\$300,000 to \$399,999.....	831	611	219	-	-	-	831	611	219
\$400,000 to \$499,999.....	840	641	199	52	52	-	788	589	199
\$500,000 to \$749,999.....	1,804	1,417	387	101	99	2	1,703	1,318	385
\$750,000 to \$999,999.....	1,163	967	196	144	144	-	1,019	823	196
\$1,000,000 to \$1,499,999.....	1,254	1,065	190	204	204	1	1,050	861	189
\$1,500,000 to \$1,999,999.....	636	529	107	175	175	-	461	354	107
\$2,000,000 to \$2,999,999.....	675	604	70	182	175	7	492	429	63
\$3,000,000 or more.....	706	623	85	275	255	19	433	367	66
Median.....dollars..	545,700	578,200	443,100	1,687,300	1,653,300	...	476,500	490,300	435,900
<b>First Mortgage Outstanding Debt</b>									
Less than \$200,000.....	3,246	2,597	648	4	4	-	3,242	2,593	648
\$200,000 to \$299,999.....	1,260	962	299	39	39	-	1,221	923	299
\$300,000 to \$399,999.....	931	739	191	78	78	-	853	662	191
\$400,000 to \$499,999.....	808	559	250	39	39	-	769	520	250
\$500,000 to \$749,999.....	1,657	1,309	348	46	44	2	1,611	1,265	346
\$750,000 to \$999,999.....	1,079	917	162	158	157	1	921	760	161
\$1,000,000 to \$1,499,999.....	1,148	980	168	252	252	-	896	728	168
\$1,500,000 to \$1,999,999.....	519	419	100	144	138	6	375	282	94
\$2,000,000 to \$2,999,999.....	606	541	65	168	158	9	438	383	56
\$3,000,000 or more.....	564	501	64	205	194	11	358	306	53
Median.....dollars..	458,400	483,000	403,300	1,402,400	1,378,800	...	403,400	406,200	396,800



Table 2e. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	2,872	2,597	275	4	4	-	2,868	2,593	275
\$200,000 to \$299,999.....	1,329	962	367	39	39	-	1,290	923	367
\$300,000 to \$399,999.....	1,027	739	287	78	78	-	949	662	287
\$400,000 to \$499,999.....	727	559	168	39	39	-	688	520	168
\$500,000 to \$749,999.....	1,765	1,309	456	46	44	2	1,719	1,265	454
\$750,000 to \$999,999.....	1,116	917	198	158	157	1	958	760	198
\$1,000,000 to \$1,499,999.....	1,199	980	219	252	252	-	947	728	219
\$1,500,000 to \$1,999,999.....	527	419	108	142	138	4	386	282	104
\$2,000,000 to \$2,999,999.....	653	541	112	170	158	11	484	383	101
\$3,000,000 or more.....	604	501	102	205	194	11	396	306	91
Median.....dollars..	493,800	483,000	527,200	1,402,400	1,378,800	***	434,200	406,200	519,300
Interest Rate on First Mortgage									
Less than 5.0 percent.....	872	837	35	558	545	13	314	292	22
5.0 percent.....	333	315	18	11	11	-	322	304	18
5.1 to 5.9 percent.....	4,252	3,364	888	473	456	16	3,779	2,908	872
6.0 percent.....	2,495	1,816	679	48	48	-	2,447	1,768	679
6.1 to 6.4 percent.....	255	191	64	3	3	-	252	188	64
6.5 to 6.9 percent.....	805	663	142	22	22	-	783	641	142
7.0 percent.....	521	409	112	12	12	-	509	396	112
7.1 to 7.4 percent.....	246	218	28	-	-	-	246	218	28
7.5 to 7.9 percent.....	771	639	132	1	1	-	770	638	132
8.0 percent.....	351	306	45	-	-	-	351	306	45
8.1 to 8.4 percent.....	95	90	5	-	-	-	95	90	5
8.5 to 8.9 percent.....	341	283	59	6	6	-	335	277	59
9.0 percent.....	208	159	49	-	-	-	208	159	49
9.1 to 9.9 percent.....	193	164	29	-	-	-	193	164	29
10.0 percent or more.....	80	71	9	-	-	-	80	71	9
Median.....	6.0	6.0	6.0	5.0	5.0	...	6.0	6.0	6.0
Term of First Mortgage									
Less than 8 years.....	1,405	1,181	224	-	-	-	1,405	1,181	224
8 to 12 years.....	4,607	3,545	1,061	-	-	-	4,607	3,545	1,061
13 to 17 years.....	843	644	198	2	2	-	841	642	198
18 to 22 years.....	1,599	1,272	327	9	9	-	1,590	1,263	327
23 to 27 years.....	1,427	1,089	339	28	27	1	1,399	1,061	338
28 to 32 years.....	276	234	42	101	99	2	175	135	40
33 to 37 years.....	159	148	12	137	136	1	23	12	11
38 years or more.....	1,146	1,115	32	857	832	25	289	283	6
No stated term.....	356	296	60	-	-	-	356	296	60
Median.....	12.6	12.8	12.1	38.0+	38.0+	***	12.0	12.0	12.1
Holder of First Mortgage									
Commercial bank or trust company.....	280	220	60	86	85	1	194	135	59
Mutual savings bank.....	7,635	6,061	1,574	547	532	15	7,087	5,528	1,559
Savings and loan association.....	967	749	218	22	22	-	945	726	218
Life insurance company.....	1,470	1,246	224	100	96	4	1,369	1,150	220
Mortgage company.....	97	77	20	26	26	-	71	51	20
Federal agency.....	328	327	1	162	162	-	166	165	1
Federal National Mortgage Association.....	22	22	-	20	20	-	2	2	-
Real estate or construction company.....	109	56	52	-	-	-	109	56	52
Individual or individual's estate.....	326	251	75	-	-	-	326	251	75
Other.....	586	517	69	170	161	9	415	355	60

Table 2e. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	11,818	9,524	2,294	1,134	1,105	29	10,685	8,420	2,265
Lender in Northeast.....	11,245	8,989	2,256	923	895	28	10,322	8,095	2,228
Lender in North Central.....	66	59	6	23	22	1	43	37	5
Lender in South.....	408	385	23	183	183	-	225	202	23
Lender in West.....	5	5	-	2	2	-	3	3	-
Lender outside United States.....	89	80	9	-	-	-	89	80	9
Not reported.....	6	6	-	3	3	-	3	3	-
Property in North Central region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage									
Holder.....	10,226	8,172	2,054	806	778	28	9,420	7,394	2,026
Agent.....	1,592	1,352	240	328	327	1	1,264	1,026	239
Holder's Acquisition of First Mortgage									
Originated by holder.....	9,977	7,988	1,989	721	705	16	9,257	7,283	1,974
Purchased from present servicer.....	676	584	92	87	87	-	589	497	92
Purchased from someone else.....	979	817	163	283	269	13	697	547	150
Not reported.....	186	136	50	44	44	-	142	92	50
First Mortgagee Participation in Property Income									
Yes.....	178	138	40	-	-	-	178	138	40
No.....	11,641	9,386	2,254	1,134	1,105	29	10,507	8,281	2,225
Not reported.....	-	-	-	-	-	-	-	-	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	6,298	4,581	1,717	1,010	982	29	5,287	3,599	1,688
Less than 40 percent.....	289	111	179	1	1	-	288	110	179
40 to 49 percent.....	195	93	101	-	-	-	195	93	101
50 to 59 percent.....	409	126	283	5	5	-	404	121	283
60 to 69 percent.....	790	344	445	12	11	1	778	334	444
70 to 79 percent.....	958	701	257	77	71	6	881	630	251
80 to 89 percent.....	1,205	1,009	196	259	243	16	946	766	180
90 to 94 percent.....	596	556	40	163	161	2	434	396	38
95 to 99 percent.....	514	484	30	219	217	2	294	266	28
100 percent or more.....	422	405	17	131	130	1	291	275	16
Not reported.....	921	751	169	145	144	1	776	607	168
Median.....	80	85	64	92	92	***	76	82	64
Other properties.....	5,520	4,943	577	123	123	-	5,397	4,820	577
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	6,298	4,581	1,717	1,010	982	29	5,287	3,599	1,688
Less than 40 percent.....	118	111	7	1	1	-	117	110	7
40 to 49 percent.....	108	93	15	-	-	-	108	93	15
50 to 59 percent.....	171	126	45	5	5	-	166	121	45
60 to 69 percent.....	454	344	109	11	11	-	443	334	109
70 to 79 percent.....	962	701	261	72	71	1	890	630	260
80 to 89 percent.....	1,494	1,009	486	244	243	1	1,251	766	485
90 to 94 percent.....	792	556	236	166	161	5	627	396	231
95 to 99 percent.....	623	484	139	234	217	16	389	266	123
100 percent or more.....	655	405	250	135	130	5	521	275	245
Not reported.....	921	751	169	145	144	1	776	607	168
Median.....	85	85	86	93	92	***	84	82	86
Other properties.....	5,520	4,943	577	123	123	-	5,397	4,820	577



**Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Northeast**

**MORTGAGE CHARACTERISTICS—Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	548	469	79	2	2	-	546	467	79
20 to 29 percent.....	552	378	174	21	21	-	531	357	174
30 to 39 percent.....	631	503	128	17	12	5	613	490	123
40 to 49 percent.....	905	679	226	28	28	-	876	650	226
50 to 59 percent.....	1,498	1,115	383	141	140	1	1,357	975	382
60 to 69 percent.....	1,522	1,154	368	115	109	6	1,407	1,045	361
70 to 79 percent.....	1,390	1,154	236	192	185	7	1,198	969	229
80 to 89 percent.....	752	620	132	107	107	-	645	513	132
90 to 99 percent.....	579	520	59	151	149	2	428	371	57
100 percent or more.....	198	128	70	25	25	-	173	103	70
Not reported.....	3,245	2,805	440	334	326	8	2,911	2,480	432
Median.....	61	61	58	73	74	...	59	60	58

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	483	469	13	2	2	-	480	467	13
20 to 29 percent.....	400	378	22	21	21	-	379	357	22
30 to 39 percent.....	550	503	47	16	12	4	533	490	43
40 to 49 percent.....	822	679	143	29	28	1	793	650	142
50 to 59 percent.....	1,320	1,115	205	140	140	-	1,180	975	205
60 to 69 percent.....	1,409	1,154	255	109	109	-	1,301	1,045	255
70 to 79 percent.....	1,550	1,154	396	192	185	7	1,358	969	389
80 to 89 percent.....	956	620	335	113	107	6	842	513	329
90 to 99 percent.....	713	520	194	152	149	3	562	371	191
100 percent or more.....	371	128	243	25	25	-	346	103	243
Not reported.....	3,245	2,805	440	334	326	8	2,911	2,480	432
Median.....	65	61	76	74	74	...	64	60	76

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	11,814	9,520	2,294	1,134	1,105	29	10,680	8,415	2,265
Interest and principal.....	11,012	8,833	2,179	1,134	1,105	29	9,879	7,729	2,150
Fully amortized.....	4,573	3,840	733	1,126	1,098	29	3,446	2,742	704
Partially amortized.....	6,440	4,993	1,446	7	7	-	6,432	4,986	1,446
Principal only.....	3	1	2	-	-	-	3	1	2
Fully amortized.....	2	-	2	-	-	-	2	-	2
Partially amortized.....	1	1	-	-	-	-	1	1	-
Interest only.....	798	685	113	-	-	-	798	685	113
No regular payment required.....	5	5	-	-	-	-	5	5	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	11,012	8,833	2,179	1,134	1,105	29	9,879	7,729	2,150
Real estate taxes and property insurance.....	1,783	1,627	156	1,079	1,050	29	704	578	127
With no other items.....	636	520	115	5	5	-	630	515	115
With other items.....	1,147	1,107	40	1,073	1,044	29	74	63	11
Real estate taxes only.....	2,072	1,595	476	1	1	-	2,071	1,594	476
Property insurance only.....	15	12	2	-	-	-	15	12	2
Other combinations or no other items.....	7,143	5,598	1,545	54	54	-	7,089	5,544	1,545
No regular payments of interest and principal...	806	691	115	-	-	-	806	691	115

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	11,814	9,520	2,294	1,134	1,105	29	10,680	8,415	2,265
Less than \$50.....	6,916	5,497	1,419	395	381	15	6,521	5,117	1,404
\$50 to \$59.....	1,285	1,020	265	93	93	-	1,192	927	265
\$60 to \$69.....	1,180	975	205	149	147	2	1,031	828	203
\$70 to \$79.....	793	679	115	126	122	4	668	557	111
\$80 to \$89.....	497	430	68	117	115	2	381	315	66
\$90 to \$99.....	317	244	73	63	60	3	254	184	70
\$100 to \$119.....	470	384	87	144	143	1	326	241	86
\$120 to \$149.....	198	177	21	36	34	2	162	143	19
\$150 to \$174.....	71	50	22	7	7	-	64	43	22
\$175 to \$199.....	31	27	4	-	-	-	31	27	4
\$200 to \$249.....	30	23	7	4	4	-	27	19	7
\$250 to \$299.....	12	6	6	1	1	-	11	5	6
\$300 or more.....	12	10	2	-	-	-	12	10	2
Median.....dollars.....	42	43	40	65	65	...	41	41	40
Mean.....dollars.....	47	48	46	67	67	...	45	45	46
No regular payments required.....	5	5	-	-	-	-	5	5	-

Table 2e. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Northeast**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

Regular monthly payments of interest and/or principal.....	11,813	9,519	2,294
Less than \$70.....	9,052	7,493	1,559
\$70 to \$79.....	874	679	195
\$80 to \$89.....	538	430	108
\$90 to \$99.....	343	244	99
\$100 to \$119.....	514	384	130
\$120 to \$149.....	288	177	112
\$150 to \$174.....	92	50	43
\$175 to \$199.....	39	26	13
\$200 to \$249.....	37	23	14
\$250 to \$299.....	19	6	14
\$300 or more.....	17	10	7
Median.....dollars..	45	44	51
Mean.....dollars..	51	48	63

No regular payments required.....

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	11,322	9,135	2,187
Delinquent (30 days or more).....	411	320	91
1 to 3 payments.....	288	220	68
4 or more payments.....	123	99	23
Foreclosure in process.....	32	16	15
Foreclosure not in process.....	91	83	8
Not reported.....	81	65	16
No regular payments required.....	5	5	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	10,728	8,758	1,969
Less than \$100.....	198	174	24
\$100 to \$199.....	824	632	193
\$200 to \$299.....	2,217	1,807	410
\$300 to \$349.....	1,110	885	225
\$350 to \$399.....	989	794	195
\$400 to \$449.....	910	760	149
\$450 to \$499.....	713	583	130
\$500 to \$549.....	593	480	113
\$550 to \$599.....	533	450	83
\$600 to \$699.....	828	718	110
\$700 to \$799.....	371	294	77
\$800 or more.....	791	658	133
Not reported.....	651	522	129
Median.....dollars..	384	389	367
Acquired 1970 and 1971 (part).....	1,091	766	324

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	10,697	8,731	1,966
Less than 20 percent.....	2,222	1,890	332
20 to 29 percent.....	2,856	2,113	743
30 to 39 percent.....	2,469	2,020	449
40 to 49 percent.....	1,157	984	173
50 to 59 percent.....	410	368	42
60 to 69 percent.....	147	116	31
70 to 79 percent.....	75	49	27
80 to 89 percent.....	25	19	6
90 to 99 percent.....	8	3	5
100 percent or more.....	126	103	23
Not reported or not computed.....	1,202	1,066	136
Median.....	28	29	27
Other properties.....	1,088	764	324

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
11,813	9,519	2,294	1,134	1,105	29	10,681	8,416	2,265
9,052	7,493	1,559	635	620	15	8,417	6,873	1,544
874	679	195	122	122	-	752	557	195
538	430	108	118	115	4	419	315	104
343	244	99	64	60	4	279	184	95
514	384	130	145	143	2	369	241	128
288	177	112	36	34	2	252	143	110
92	50	43	9	7	2	83	43	41
39	26	13	-	-	-	39	26	13
37	23	14	4	4	-	34	19	14
19	6	14	1	1	-	18	5	14
17	10	7	-	-	-	17	10	7
45	44	51	62	62	***	44	43	51
51	48	63	67	67	...	49	45	63
5	5	-	-	-	-	5	5	-
11,322	9,135	2,187	1,067	1,038	29	10,255	8,097	2,158
411	320	91	57	57	-	354	263	91
288	220	68	29	29	-	259	191	68
123	99	23	28	28	-	95	72	23
32	16	15	3	3	-	29	14	15
91	83	8	25	25	-	66	58	8
81	65	16	10	10	-	71	55	16
5	5	-	-	-	-	5	5	-
10,728	8,758	1,969	1,057	1,028	29	9,671	7,730	1,940
198	174	24	10	10	-	188	164	24
824	632	193	48	48	-	777	584	193
2,217	1,807	410	92	91	1	2,125	1,716	409
1,110	885	225	34	33	1	1,076	853	224
989	794	195	32	29	3	957	765	192
910	760	149	114	113	1	796	647	148
713	583	130	105	104	1	608	479	129
593	480	113	78	74	4	515	406	109
533	450	83	62	61	1	471	389	82
828	718	110	174	166	8	654	552	102
371	294	77	114	109	5	257	185	72
791	658	133	195	191	4	596	467	129
651	522	129	-	-	-	651	522	129
384	389	367	563	560	***	367	368	364
1,091	766	324	77	77	-	1,014	689	324
10,697	8,731	1,966	1,056	1,027	29	9,641	7,704	1,937
2,222	1,890	332	59	57	2	2,163	1,833	329
2,856	2,113	743	172	168	5	2,684	1,945	739
2,469	2,020	449	359	349	10	2,110	1,671	439
1,157	984	173	225	221	4	931	762	169
410	368	42	72	72	-	338	296	42
147	116	31	10	3	7	137	113	24
75	49	27	6	6	-	70	43	27
25	19	6	2	2	-	23	17	6
8	3	5	-	-	-	8	3	5
126	103	23	11	11	-	115	92	23
1,202	1,066	136	139	139	1	1,063	927	135
28	29	27	36	36	***	27	27	27
1,088	764	324	77	77	-	1,011	687	324

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	10,697	8,731	1,966	1,056	1,027	29	9,641	7,704	1,937
Less than 20 percent.....	1,957	1,890	66	59	57	2	1,898	1,833	64
20 to 29 percent.....	2,374	2,113	261	172	168	4	2,202	1,945	257
30 to 39 percent.....	2,736	2,020	716	352	349	3	2,384	1,671	713
40 to 49 percent.....	1,388	984	404	231	221	9	1,157	762	395
50 to 59 percent.....	558	368	190	75	72	3	483	296	187
60 to 69 percent.....	195	116	79	3	3	-	192	113	79
70 to 79 percent.....	87	49	38	6	6	-	82	43	38
80 to 89 percent.....	27	19	8	2	2	-	25	17	8
90 to 99 percent.....	41	3	37	7	-	7	33	3	30
100 percent or more.....	133	103	31	11	11	-	123	92	31
Not reported or not computed.....	1,202	1,066	136	139	139	1	1,063	927	135
Median.....	31	29	38	36	36	...	30	27	38
Other properties.....	1,088	764	324	77	77	-	1,011	687	324
Real Estate Tax Per \$1,000 Value									
Acquired before 1970.....	10,728	8,758	1,969	1,057	1,028	29	9,671	7,730	1,940
Less than \$10.....	178	168	10	22	22	-	156	146	10
\$10 to \$14.....	141	117	24	38	38	-	103	79	24
\$15 to \$19.....	325	242	83	27	25	2	298	217	81
\$20 to \$24.....	497	449	48	77	74	3	420	375	45
\$25 to \$29.....	606	456	150	129	126	3	476	330	147
\$30 to \$39.....	1,178	876	303	159	149	10	1,019	727	292
\$40 to \$49.....	1,360	1,035	325	114	113	1	1,246	922	324
\$50 to \$59.....	1,171	963	208	88	88	-	1,083	875	208
\$60 or more.....	1,950	1,593	356	71	70	2	1,878	1,524	354
Not reported or not computed.....	3,321	2,860	462	331	323	8	2,991	2,537	454
Median.....dollars..	45	46	44	34	34	...	46	47	44
Acquired 1970 and 1971 (part).....	1,091	766	324	77	77	-	1,014	689	324
Real Estate Tax as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	10,701	8,735	1,966	1,056	1,027	29	9,646	7,708	1,937
Less than 5 percent.....	71	60	12	2	2	-	69	58	12
5 to 9 percent.....	146	128	17	18	18	-	127	110	17
10 to 14 percent.....	512	388	124	24	21	3	488	367	121
15 to 19 percent.....	1,081	901	180	92	87	4	990	813	176
20 to 24 percent.....	2,304	1,786	518	211	206	5	2,094	1,581	513
25 to 29 percent.....	3,116	2,595	521	253	252	1	2,863	2,343	520
30 to 34 percent.....	1,357	1,101	256	194	188	6	1,163	913	250
35 to 39 percent.....	339	294	45	58	56	2	281	238	43
40 percent or more.....	402	297	104	66	58	7	336	239	97
Not reported or not computed.....	1,374	1,185	189	139	139	1	1,234	1,046	188
Median.....	25	25	25	27	27	...	25	25	25
Acquired 1970 and 1971 (part).....	1,084	759	324	77	77	-	1,007	682	324
Selected Owner Expenses as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	10,701	8,735	1,966	1,056	1,027	29	9,646	7,708	1,937
Less than 20 percent.....	80	74	6	1	1	-	78	73	6
20 to 29 percent.....	141	130	11	-	-	-	141	130	11
30 to 39 percent.....	663	618	45	32	30	2	631	589	43
40 to 49 percent.....	1,540	1,365	174	38	38	-	1,502	1,328	174
50 to 59 percent.....	2,345	2,099	246	102	102	-	2,243	1,997	246
60 to 69 percent.....	2,270	1,707	563	290	278	12	1,980	1,429	551
70 to 79 percent.....	1,148	789	358	258	255	3	890	535	355
80 to 89 percent.....	449	332	117	138	136	2	311	196	115
90 to 99 percent.....	247	141	106	20	18	2	227	123	104
100 to 109 percent.....	60	37	23	8	8	-	52	29	23
110 percent or more.....	283	164	119	30	23	7	254	142	112
Not reported or not computed.....	1,476	1,278	199	140	140	1	1,336	1,138	198
Median.....	59	57	67	69	69	...	58	55	67
Acquired 1970 and 1971 (part).....	1,084	759	324	77	77	-	1,007	682	324

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

**Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Location by Size of Place</b>									
Inside SMSA's.....	11,306	9,122	2,184	1,101	1,073	28	10,206	8,050	2,156
1,000,000 or more.....	7,417	5,890	1,526	609	589	20	6,808	5,301	1,507
250,000 to 999,999.....	480	448	32	55	55	-	425	393	32
50,000 to 249,999.....	1,093	901	193	294	291	3	800	610	190
10,000 to 49,999.....	956	746	209	60	55	5	896	692	204
Less than 10,000 and rural.....	1,361	1,137	224	84	84	-	1,278	1,054	224
Outside SMSA's.....	512	402	110	33	32	1	479	370	109
10,000 or more.....	264	243	20	26	25	1	238	219	19
2,500 to 9,999.....	105	59	45	4	4	-	101	55	45
Less than 2,500 and rural.....	143	99	44	3	3	-	140	96	44
<b>Number of Housing Units</b>									
50 to 74.....	5,263	4,068	1,194	192	191	2	5,070	3,878	1,193
75 to 99.....	2,455	2,002	453	192	192	-	2,263	1,810	453
100 to 149.....	2,076	1,707	369	281	278	3	1,794	1,429	366
150 to 199.....	869	760	109	162	159	3	707	601	106
200 to 299.....	625	546	79	145	139	6	480	407	73
300 to 499.....	389	320	69	122	109	13	267	211	56
500 to 999.....	112	94	18	39	37	2	73	57	16
1,000 or more.....	29	27	3	-	-	-	29	27	3
<b>Number of Buildings</b>									
1.....	8,034	6,447	1,587	658	634	24	7,376	5,813	1,563
2 to 4.....	1,814	1,410	405	225	222	4	1,589	1,188	401
5 or more.....	1,968	1,666	302	250	249	1	1,719	1,417	301
Not reported.....	1	1	-	-	-	-	1	1	-
<b>Manner of Acquisition</b>									
By purchase.....	11,354	9,076	2,278	1,134	1,105	29	10,220	7,971	2,249
Placed one new mortgage.....	6,018	5,582	436	882	867	14	5,136	4,715	422
Placed two or more new mortgages.....	852	305	547	17	14	3	835	291	544
Assumed mortgage(s) already on property.....	2,822	2,353	469	195	193	2	2,627	2,160	467
Assumed mortgage already on property and placed new mortgage.....	1,408	592	815	28	18	10	1,379	574	806
All cash.....	165	156	9	9	9	-	156	147	9
Borrowed other than with mortgage.....	69	67	1	3	3	-	65	64	1
Other.....	21	21	-	-	-	-	21	21	-
Not by purchase.....	432	424	8	-	-	-	432	424	8
Inheritance or gift.....	311	307	4	-	-	-	311	307	4
Other.....	121	116	4	-	-	-	121	116	4
Not reported.....	33	25	8	-	-	-	33	25	8
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	4,813	3,331	1,482	392	379	13	4,421	2,952	1,469
Cash.....	3,873	2,548	1,325	308	295	13	3,565	2,252	1,312
Sale of stocks, shares or other securities.....	471	349	122	78	78	-	394	271	122
Sale of land or other real estate.....	304	205	100	4	4	-	300	201	100
Owner's cash, bank deposits, share accounts, or bonds.....	2,306	1,474	832	195	183	12	2,112	1,292	820
Borrowing other than mortgage on this property.....	613	437	175	28	27	1	585	410	174
Other cash source or source not reported.....	178	82	96	4	4	-	175	78	96
Noncash.....	485	371	114	67	67	-	419	304	114
Land used for structure(s) on this property.....	223	194	29	23	23	-	200	172	29
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	128	95	33	41	41	-	87	54	33
Other noncash source or no downpayment.....	135	82	53	3	3	-	132	79	53
Not reported.....	1,077	881	196	88	87	1	988	794	195
Other properties.....	7,005	6,193	812	742	726	16	6,264	5,468	796
<b>Land and Building Acquisition</b>									
During same 12-month period.....	9,160	7,241	1,919	660	652	9	8,500	6,589	1,910
Acquired land previously.....	1,572	1,371	201	239	237	1	1,333	1,134	199
Land not owned by building owner.....	249	208	41	116	99	17	133	109	24
Not reported.....	837	704	133	118	117	1	719	587	132
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	1,873	1,262	610	143	143	-	1,730	1,119	610
1967 and 1968.....	1,538	1,106	432	113	102	11	1,425	1,004	421
1965 and 1966.....	1,473	1,028	445	135	133	2	1,338	895	443
1960 to 1964.....	2,733	2,149	584	324	321	3	2,409	1,828	581
1955 to 1959.....	1,358	1,223	135	172	172	-	1,186	1,052	135
1950 to 1954.....	992	949	44	211	199	12	782	750	32
1949 or earlier.....	1,852	1,808	44	37	36	1	1,816	1,772	44

<sup>2</sup>Detail does not add to total because owners reported more than one source.



**Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Northeast	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS--Continued</b>									
<b>Year Built</b>									
1969 and 1970 (part).....	346	270	77	47	47	-	299	223	77
1967 and 1968.....	751	633	118	88	88	-	663	545	118
1965 and 1966.....	890	698	192	105	102	3	786	596	189
1960 to 1964.....	1,876	1,596	280	388	375	13	1,488	1,221	267
1950 to 1959.....	1,759	1,510	249	397	385	12	1,362	1,125	237
1940 to 1949.....	925	819	106	66	65	1	859	754	105
1939 or earlier.....	4,896	3,698	1,198	12	12	-	4,883	3,685	1,198
Not reported.....	374	300	74	30	30	-	344	271	74
<b>Purchase Price Per Housing Unit</b>									
Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	3,355	2,315	1,040	256	245	11	3,099	2,070	1,029
\$5,000 to \$7,499.....	493	329	165	-	-	-	493	329	165
\$7,500 to \$9,999.....	341	175	165	3	3	-	338	172	165
\$10,000 to \$12,499.....	424	285	139	3	3	-	421	282	139
\$12,500 to \$14,999.....	613	480	134	9	7	2	604	473	132
\$15,000 to \$17,499.....	403	224	179	52	51	1	351	173	178
\$17,500 to \$19,999.....	284	212	72	90	87	3	194	125	69
\$20,000 to \$24,999.....	134	122	13	38	36	2	96	85	11
\$25,000 to \$29,999.....	126	81	45	22	20	2	105	62	43
\$30,000 to \$34,999.....	61	46	15	9	9	-	53	38	15
\$35,000 to \$39,999.....	17	15	2	2	2	-	15	13	2
\$40,000 to \$49,999.....	9	5	4	2	1	1	7	4	3
\$50,000 or more.....	15	11	3	1	1	-	14	10	3
Not reported.....	25	16	9	1	1	-	24	15	9
Median.....dollars..	408	312	96	23	23	-	385	290	96
Other properties.....	8,463	7,209	1,254	878	860	18	7,585	6,349	1,236
<b>Value</b>									
Less than \$300,000.....	1,488	1,165	323	-	-	-	1,488	1,165	323
\$300,000 to \$399,999.....	658	475	183	2	2	-	656	473	183
\$400,000 to \$499,999.....	504	401	103	26	26	-	478	375	103
\$500,000 to \$749,999.....	1,168	833	335	29	27	2	1,140	807	333
\$750,000 to \$999,999.....	941	768	173	37	37	-	904	731	173
\$1,000,000 to \$1,499,999.....	1,357	1,047	310	182	182	-	1,175	865	310
\$1,500,000 to \$1,999,999.....	790	658	132	113	113	-	677	545	132
\$2,000,000 to \$2,999,999.....	718	571	148	155	154	1	563	416	147
\$3,000,000 to \$4,999,999.....	519	445	74	111	108	3	408	337	71
\$5,000,000 or more.....	433	357	74	146	131	15	286	227	59
Not reported.....	3,245	2,805	440	334	326	8	2,911	2,480	432
Median.....dollars..	874,600	908,200	737,300	2,056,500	2,013,900	...	784,800	801,800	730,800
<b>Value Per Housing Unit</b>									
Less than \$5,000.....	1,900	1,467	433	13	13	-	1,887	1,453	433
\$5,000 to \$7,499.....	1,234	937	297	22	22	-	1,212	916	297
\$7,500 to \$9,999.....	1,070	854	215	68	68	-	1,002	787	215
\$10,000 to \$12,499.....	1,182	900	282	59	57	3	1,122	843	279
\$12,500 to \$14,999.....	1,030	801	229	102	102	-	928	699	229
\$15,000 to \$17,499.....	769	622	147	238	231	6	531	390	141
\$17,500 to \$19,999.....	496	423	73	113	111	2	383	312	71
\$20,000 to \$24,999.....	415	321	94	98	90	7	317	231	87
\$25,000 to \$34,999.....	286	239	47	68	66	2	217	172	45
\$35,000 to \$49,999.....	109	90	20	13	12	1	96	77	19
\$50,000 or more.....	84	66	18	7	7	-	77	59	18
Not reported.....	3,245	2,805	440	334	326	8	2,911	2,480	432
Median.....dollars..	10,200	10,300	9,800	16,400	16,400	...	9,500	9,400	9,700
<b>Monthly Rental Receipts Per Housing Unit</b>									
Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	10,701	8,735	1,966	1,056	1,027	29	9,646	7,708	1,937
\$50 to \$59.....	169	93	76	6	6	-	163	87	76
\$60 to \$69.....	109	99	10	7	-	7	102	99	3
\$70 to \$79.....	220	172	48	-	-	-	220	172	48
\$80 to \$89.....	466	399	67	-	-	-	466	399	67
\$90 to \$99.....	721	567	154	17	17	-	704	550	154
\$100 to \$109.....	868	639	229	22	22	-	846	617	229
\$110 to \$119.....	1,423	1,150	272	86	86	-	1,337	1,064	272
\$120 to \$129.....	1,643	1,356	288	224	219	5	1,419	1,136	283
\$130 to \$139.....	1,474	1,194	279	138	136	2	1,336	1,058	277
\$140 to \$149.....	912	783	129	129	125	4	783	657	125
\$150 to \$159.....	710	569	142	150	145	5	560	424	137
\$160 to \$169.....	337	292	45	83	83	-	254	209	45
\$170 to \$179.....	448	357	92	55	50	5	393	307	86
\$180 to \$189.....	-	-	-	-	-	-	-	-	-
\$190 to \$199.....	-	-	-	-	-	-	-	-	-
\$200 to \$209.....	-	-	-	-	-	-	-	-	-
\$210 to \$219.....	-	-	-	-	-	-	-	-	-
\$220 to \$229.....	-	-	-	-	-	-	-	-	-
\$230 to \$239.....	-	-	-	-	-	-	-	-	-
\$240 to \$249.....	-	-	-	-	-	-	-	-	-
\$250 to \$259.....	-	-	-	-	-	-	-	-	-
\$260 to \$269.....	-	-	-	-	-	-	-	-	-
\$270 to \$279.....	-	-	-	-	-	-	-	-	-
\$280 to \$289.....	-	-	-	-	-	-	-	-	-
\$290 to \$299.....	-	-	-	-	-	-	-	-	-
\$300 or more.....	-	-	-	-	-	-	-	-	-
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	1,202	1,066	136	139	139	1	1,063	927	135
Median.....dollars..	134	135	126	167	167	...	129	130	125
Mean.....dollars..	150	151	144	182	182	...	146	147	143
Acquired 1970 and 1971 (part).....									
	1,084	759	324	77	77	-	1,007	682	324

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2e. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Northeast

PROPERTY CHARACTERISTICS--Continued

Purchase Price as Percent of Value

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	11,353	9,076	2,278	1,134	1,105	29	10,220	7,971	2,249
Purchased 1967 to 1971 (part).....	3,353	2,315	1,038	256	245	11	3,098	2,070	1,028
Less than 80 percent.....	515	394	120	3	3	-	512	391	120
80 to 89 percent.....	424	283	141	44	43	1	380	240	140
90 to 94 percent.....	262	175	87	47	45	2	215	130	85
95 to 99 percent.....	296	201	94	29	23	6	267	179	88
100 percent or more.....	1,342	873	470	105	103	2	1,238	770	468
Not reported.....	515	389	126	29	29	-	487	360	126
Median.....	98	97	97	98	98	...	98	97	96
Purchased 1960 to 1966.....	4,071	3,050	1,022	459	454	5	3,612	2,596	1,016
Less than 60 percent.....	189	165	24	8	8	-	181	157	24
60 to 79 percent.....	488	378	110	48	48	-	440	330	110
80 to 89 percent.....	405	310	95	64	60	4	341	251	90
90 to 99 percent.....	534	411	123	77	77	-	458	334	123
100 percent or more.....	1,002	620	383	121	120	1	881	500	382
Not reported.....	1,453	1,165	287	141	141	-	1,312	1,025	287
Median.....	94	92	96	95	95	...	94	91	95
Purchased 1959 or earlier.....	3,929	3,711	218	419	406	13	3,510	3,305	205
Less than 40 percent.....	111	105	6	-	-	-	111	105	6
40 to 59 percent.....	339	324	15	21	21	-	318	303	15
60 to 79 percent.....	534	518	16	35	31	4	499	487	12
80 to 99 percent.....	584	542	42	96	95	1	488	447	41
100 percent or more.....	711	646	65	84	84	-	627	562	65
Not reported.....	1,650	1,576	73	183	175	8	1,467	1,401	65
Median.....	85	84	96	92	93	...	83	82	97
Not acquired by purchase.....	464	449	16	-	-	-	464	449	16

Rental Receipts as Percent of Value

Acquired before 1970 <sup>1</sup> .....	10,701	8,735	1,966	1,056	1,027	29	9,646	7,708	1,937
Less than 5 percent.....	86	77	8	7	7	-	79	71	8
5 to 9 percent.....	328	253	75	57	57	-	271	196	75
10 to 14 percent.....	1,528	1,243	285	325	310	15	1,203	933	270
15 to 19 percent.....	2,271	1,771	501	211	205	6	2,061	1,566	495
20 to 24 percent.....	1,368	1,071	297	46	46	-	1,322	1,024	297
25 to 29 percent.....	743	583	160	18	18	-	725	565	160
30 to 39 percent.....	658	538	121	7	7	-	652	531	121
40 percent or more.....	252	186	66	1	1	-	251	185	66
Not reported or not computed.....	3,466	3,013	453	384	376	8	3,082	2,637	445
Median.....	18	18	18	14	14	...	19	19	18
Acquired 1970 and 1971 (part).....	1,084	759	324	77	77	-	1,007	682	324

Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>1</sup> .....	10,701	8,735	1,966	1,056	1,027	29	9,646	7,708	1,937
Less than 1.0 percent.....	5,268	4,364	904	516	500	16	4,752	3,864	888
1.0 to 2.9 percent.....	1,459	1,124	335	181	174	7	1,277	950	328
3.0 to 4.9 percent.....	615	474	140	69	65	4	545	409	136
5.0 to 6.9 percent.....	301	252	48	30	29	1	271	224	47
7.0 to 8.9 percent.....	143	94	49	32	32	-	111	62	49
9.0 to 10.9 percent.....	126	103	22	4	4	-	122	99	22
11.0 to 12.9 percent.....	46	37	8	4	4	-	41	32	8
13.0 to 14.9 percent.....	67	56	12	3	3	-	63	52	12
15 percent or more.....	117	92	25	4	4	-	113	89	25
Not reported or not computed.....	2,561	2,139	422	211	210	1	2,350	1,929	421
Median.....	0.7	0.7	0.8	0.8	0.8	...	0.7	0.7	0.8
Acquired 1970 and 1971 (part).....	1,084	759	324	77	77	-	1,007	682	324

OWNER CHARACTERISTICS

Type of Owner

Individual.....	1,821	1,435	386	62	60	2	1,759	1,375	384
Partnership.....	4,081	3,240	841	297	284	13	3,784	2,956	828
Real estate corporation.....	4,797	3,898	899	495	493	2	4,302	3,405	897
Real estate investment trust.....	173	142	32	19	19	-	154	122	32
Financial institution.....	23	23	-	1	1	-	22	22	-
Housing cooperative organization.....	529	464	65	233	221	12	296	243	53
Other.....	304	277	27	24	24	-	280	253	27
Not reported.....	91	47	44	3	3	-	87	44	44

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1f. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	5,058	497	4,561	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	1,215	98	1,117
Inside SMSA's.....	4,908	497	4,412	1967 and 1968.....	1,178	40	1,137
1,000,000 or more.....	1,100	235	865	1965 and 1966.....	865	13	852
250,000 to 999,999.....	1,265	197	1,068	1960 to 1964.....	963	33	929
50,000 to 249,999.....	1,047	47	1,000	1955 to 1959.....	209	27	182
10,000 to 49,999.....	1,025	14	1,011	1950 to 1954.....	208	51	157
Less than 10,000 and rural.....	471	3	468	1949 or earlier.....	421	233	188
Outside SMSA's.....	150	-	150	Not reported.....	-	-	-
10,000 or more.....	112	-	112	Year Built			
2,500 to 9,999.....	38	-	38	1969 and 1970 (part).....	637	6	632
Less than 2,500 and rural.....	-	-	-	1967 and 1968.....	909	25	884
Number of Housing Units				1965 and 1966.....	801	3	797
50 to 74.....	2,145	312	1,834	1960 to 1964.....	868	15	853
75 to 99.....	928	62	866	1950 to 1959.....	320	16	304
100 to 149.....	923	65	858	1940 to 1949.....	192	19	173
150 to 199.....	478	23	455	1939 or earlier.....	1,256	409	847
200 to 299.....	313	30	284	Not reported.....	75	4	72
300 to 499.....	210	4	206	Purchase Price Per Housing Unit			
500 to 999.....	56	1	55	Properties acquired by purchase 1967 to 1971 (part).....	2,313	68	2,244
1,000 or more.....	5	-	5	Less than \$5,000.....	237	38	199
Number of Buildings				\$5,000 to \$7,499.....	184	7	177
1.....	2,652	359	2,293	\$7,500 to \$9,999.....	384	3	381
2 to 4.....	939	66	873	\$10,000 to \$12,499.....	604	1	603
5 or more.....	1,464	72	1,392	\$12,500 to \$14,999.....	371	-	371
Not reported.....	3	-	3	\$15,000 to \$17,499.....	161	7	155
Manner of Acquisition				\$17,500 to \$19,999.....	113	2	111
By purchase.....	4,843	336	4,508	\$20,000 to \$24,999.....	91	8	83
Placed one new mortgage.....	3,608	193	3,415	\$25,000 to \$29,999.....	39	-	39
Placed two or more new mortgages.....	182	3	179	\$30,000 to \$34,999.....	30	-	30
Assumed mortgage(s) already on property.....	555	46	509	\$35,000 to \$39,999.....	-	-	-
Assumed mortgage already on property and placed new mortgage.....	200	2	198	\$40,000 to \$49,999.....	3	-	3
All cash.....	190	72	118	\$50,000 or more.....	-	-	-
Borrowed other than with mortgage.....	65	4	61	Not reported.....	96	3	93
Other.....	43	15	28	Median.....dollars..	11,300	...	11,300
Not by purchase.....	163	110	53	Other properties.....	2,745	428	2,317
Inheritance or gift.....	100	54	47	Value			
Other.....	63	57	6	Under \$300,000.....	451	154	297
Not reported.....	51	50	1	\$300,000 to \$399,999.....	316	79	238
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	173	34	140
Properties purchased 1965 to 1971 (part).....	3,166	71	3,095	\$500,000 to \$749,999.....	697	27	670
Cash.....	2,681	59	2,621	\$750,000 to \$999,999.....	561	18	543
Sale of stocks, shares or other securities.....	265	-	265	\$1,000,000 to \$1,499,999.....	802	34	767
Sale of land or other real estate.....	190	1	189	\$1,500,000 to \$1,999,999.....	463	10	453
Owner's cash, bank deposits, share accounts, or bonds.....	1,773	49	1,724	\$2,000,000 to \$2,999,999.....	450	5	445
Borrowing other than mortgage on this property.....	290	6	284	\$3,000,000 to \$4,999,999.....	307	14	293
Other cash source or source not reported..	163	3	160	\$5,000,000 or more.....	203	7	196
Noncash.....	793	10	783	Not reported.....	635	115	520
Land used for structure(s) on this property.....	403	-	403	Median.....dollars..	1,007,400	346,500	1,086,200
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	192	-	192	Value Per Housing Unit			
Other noncash source or no downpayment.....	198	10	188	Less than \$5,000.....	650	205	445
Not reported.....	391	4	387	\$5,000 to \$7,499.....	350	96	255
Other properties.....	1,892	426	1,466	\$7,500 to \$9,999.....	613	8	605
Land and Building Acquisition				\$10,000 to \$12,499.....	949	24	925
During same 12-month period.....	3,786	452	3,334	\$12,500 to \$14,999.....	790	17	773
Acquired land previously.....	1,077	23	1,054	\$15,000 to \$17,499.....	419	3	417
Land not owned by building owner.....	38	9	29	\$17,500 to \$19,999.....	221	15	205
Not reported.....	157	13	144	\$20,000 to \$24,999.....	213	13	200
				\$25,000 to \$34,999.....	195	1	194
				\$35,000 to \$49,999.....	16	-	16
				\$50,000 or more.....	6	-	6
				Not reported.....	635	115	520
				Median.....dollars..	11,600	4,700	11,900

<sup>1</sup>Oetail does not add to total because owners reported more than one source.

Table 1f. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	Total properties	Non-mortgaged properties	Mortgaged properties	North Central	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	4,560	451	4,109	Acquired before 1970.....	4,579	451	4,128
Less than \$50.....	146	40	105	Less than \$100.....	553	130	424
\$50 to \$59.....	111	25	86	\$100 to \$199.....	829	108	721
\$60 to \$69.....	123	37	87	\$200 to \$299.....	1,174	165	1,009
\$70 to \$79.....	192	96	95	\$300 to \$349.....	474	10	464
\$80 to \$89.....	187	36	151	\$350 to \$399.....	285	6	279
\$90 to \$99.....	368	88	280	\$400 to \$449.....	308	3	305
\$100 to \$119.....	637	58	580	\$450 to \$499.....	217	4	213
\$120 to \$149.....	1,052	20	1,032	\$500 to \$549.....	198	1	197
\$150 to \$174.....	778	15	763	\$550 to \$599.....	128	-	128
\$175 to \$199.....	267	2	265	\$600 to \$699.....	90	6	84
\$200 to \$249.....	161	1	160	\$700 to \$799.....	52	3	49
\$250 to \$299.....	93	5	89	\$800 or more.....	137	5	133
\$300 or more.....	106	9	97	Not reported.....	133	10	123
No rental receipts.....	-	-	-	Median.....dollars..	271	183	285
Not reported.....	337	19	318	Acquired 1970 and 1971 (part).....	479	46	433
Median.....dollars..	129	84	134				
Mean.....dollars..	134	94	139	Real Estate Tax Per \$1,000 Value			
Acquired 1970 and 1971 (part).....	457	45	412	Acquired before 1970.....	4,579	451	4,128
Purchase Price as Percent of Value				Less than \$10.....	178	6	172
Acquired by purchase.....	4,843	337	4,507	\$10 to \$14.....	267	41	226
Purchased 1967 to 1971 (part).....	2,313	68	2,244	\$15 to \$19.....	482	10	472
Less than 80 percent.....	421	22	399	\$20 to \$24.....	849	27	821
80 to 89 percent.....	357	6	351	\$25 to \$29.....	541	30	510
90 to 94 percent.....	244	2	242	\$30 to \$39.....	644	58	586
95 to 99 percent.....	265	8	257	\$40 to \$49.....	462	64	398
100 percent or more.....	872	26	845	\$50 to \$59.....	203	43	160
Not reported.....	155	4	150	\$60 or more.....	191	42	150
Median.....	96	...	96	Not reported or not computed.....	762	129	633
Purchased 1960 to 1966.....	1,791	31	1,760	Median.....dollars..	26	37	25
Less than 60 percent.....	114	9	105	Acquired 1970 and 1971 (part).....	479	46	433
60 to 79 percent.....	450	3	447	Real Estate Tax as Percent of Rental Receipts			
80 to 89 percent.....	309	-	309	Acquired before 1970 <sup>2</sup> .....	4,560	451	4,109
90 to 99 percent.....	280	1	279	Less than 5 percent.....	100	3	96
100 percent or more.....	345	10	335	5 to 9 percent.....	333	65	268
Not reported.....	294	8	285	10 to 14 percent.....	862	119	743
Median.....	85	...	86	15 to 19 percent.....	1,101	98	1,003
Purchased 1959 or earlier.....	741	238	503	20 to 24 percent.....	775	78	697
Less than 40 percent.....	87	68	19	25 to 29 percent.....	551	35	516
40 to 59 percent.....	36	16	20	30 to 34 percent.....	164	5	159
60 to 79 percent.....	97	27	70	35 to 39 percent.....	82	7	76
80 to 99 percent.....	83	21	62	40 percent or more.....	128	6	122
100 percent or more.....	140	26	114	Not reported or not computed.....	464	36	428
Not reported.....	298	81	217	Median.....	18	16	18
Median.....	80	53	90	Acquired 1970 and 1971 (part).....	457	45	412
Not acquired by purchase.....	214	160	54	Selected Owner Expenses as Percent of Rental Receipts			
Rental Receipts as Percent of Value				Acquired before 1970 <sup>2</sup> .....	4,560	451	4,109
Acquired before 1970 <sup>2</sup> .....	4,560	451	4,109	Less than 20 percent.....	236	210	26
Less than 5 percent.....	32	5	27	20 to 29 percent.....	287	188	100
5 to 9 percent.....	346	5	341	30 to 39 percent.....	227	17	209
10 to 14 percent.....	1,403	24	1,379	40 to 49 percent.....	386	2	384
15 to 19 percent.....	1,173	87	1,087	50 to 59 percent.....	726	2	724
20 to 24 percent.....	347	82	265	60 to 69 percent.....	983	2	980
25 to 29 percent.....	188	55	133	70 to 79 percent.....	635	2	633
30 to 39 percent.....	194	60	135	80 to 89 percent.....	285	-	285
40 percent or more.....	69	15	55	90 to 99 percent.....	147	-	147
Not reported or not computed.....	806	118	688	100 to 109 percent.....	85	-	85
Median.....	15	22	14	110 percent or more.....	162	6	156
Acquired 1970 and 1971 (part).....	457	45	412	Not reported or not computed.....	401	22	379
Rental Vacancy Losses as Percent of Potential Receipts				Median.....	62	20	64
Acquired before 1970 <sup>2</sup> .....	4,560	451	4,109	Acquired 1970 and 1971 (part).....	457	45	412
Less than 1.0 percent.....	1,036	116	920	OWNER CHARACTERISTICS			
1.0 to 2.9 percent.....	768	61	707	Type of Owner			
3.0 to 4.9 percent.....	581	26	555	Individual.....	1,032	146	887
5.0 to 6.9 percent.....	405	15	390	Partnership.....	1,929	86	1,843
7.0 to 8.9 percent.....	244	19	224	Real estate corporation.....	1,038	122	916
9.0 to 10.9 percent.....	302	59	244	Real estate investment trust.....	178	40	137
11.0 to 12.9 percent.....	104	5	99	Financial institution.....	60	35	26
13.0 to 14.9 percent.....	111	24	88	Housing cooperative organization.....	439	4	435
15 percent or more.....	402	74	327	Other.....	374	62	312
Not reported or not computed.....	607	52	554	Not reported.....	7	3	5
Median.....	3.6	4.7	3.5				
Acquired 1970 and 1971 (part).....	457	45	412				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

North Central	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	4,561	4,088	474	778	778	-	3,783	3,310	474
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	4,088	4,088	-	778	778	-	3,310	3,310	-
2.....	440	-	440	-	-	-	440	-	440
3 or more.....	33	-	33	-	-	-	33	-	33
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	4,374	3,902	472	778	778	-	3,596	3,124	472
Contract to purchase.....	188	186	1	-	-	-	188	186	1
Origin of First Mortgage									
Mortgage made at time property acquired.....	3,039	2,794	245	671	671	-	2,367	2,122	245
Mortgage assumed at time property acquired.....	627	439	188	67	67	-	559	372	188
Mortgage placed later than acquisition of property.....	896	855	41	39	39	-	857	816	41
Refinanced mortgage: Same lender.....	433	427	6	19	19	-	414	408	6
Different lender.....	321	296	25	17	17	-	304	278	25
Mortgage placed on a property owned free and clear of debt.....	142	133	10	3	3	-	139	130	10
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	896	855	41	39	39	-	857	816	41
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	103	81	21	8	8	-	95	74	21
Secure better terms.....	231	230	1	9	9	-	222	221	1
Provide funds for additions, improvements, or repairs to this property.....	250	246	5	7	7	-	243	239	5
Provide funds for investment in other real estate.....	101	101	-	-	-	-	101	101	-
Provide funds for other types of investments.....	12	12	-	-	-	-	12	12	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	109	96	12	10	10	-	99	87	12
Not reported.....	91	89	1	6	6	-	84	83	1
Other properties.....	3,665	3,233	433	739	739	-	2,927	2,494	433
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	1,320	1,113	207	149	149	-	1,171	964	207
1967 and 1968.....	1,195	1,085	110	192	192	-	1,002	893	110
1965 and 1966.....	921	800	122	174	174	-	747	625	122
1960 to 1964.....	937	907	30	196	196	-	740	710	30
1955 to 1959.....	113	108	5	23	23	-	91	86	5
1950 to 1954.....	74	74	-	44	44	-	31	31	-
1949 or earlier.....	1	1	-	-	-	-	1	1	-
First Mortgage Loan									
Less than \$200,000.....	506	474	32	-	-	-	506	474	32
\$200,000 to \$299,999.....	188	178	10	-	-	-	188	178	10
\$300,000 to \$399,999.....	193	140	53	-	-	-	193	140	53
\$400,000 to \$499,999.....	391	332	59	2	2	-	389	330	59
\$500,000 to \$749,999.....	909	839	70	70	70	-	839	769	70
\$750,000 to \$999,999.....	691	633	57	236	236	-	454	397	57
\$1,000,000 to \$1,499,999.....	750	696	54	250	250	-	500	446	54
\$1,500,000 to \$1,999,999.....	311	251	60	32	32	-	279	219	60
\$2,000,000 to \$2,999,999.....	303	258	45	104	104	-	199	155	45
\$3,000,000 or more.....	319	285	33	83	83	-	235	201	33
Median.....dollars..	783,400	781,600	802,900	1,160,900	1,160,900	-	683,100	673,000	802,900
First Mortgage Outstanding Debt									
Less than \$200,000.....	711	673	38	-	-	-	711	673	38
\$200,000 to \$299,999.....	129	122	7	5	5	-	124	116	7
\$300,000 to \$399,999.....	378	279	98	1	1	-	377	278	98
\$400,000 to \$499,999.....	452	417	35	25	25	-	427	392	35
\$500,000 to \$749,999.....	831	777	54	136	136	-	695	641	54
\$750,000 to \$999,999.....	591	538	52	207	207	-	383	331	52
\$1,000,000 to \$1,499,999.....	679	622	57	195	195	-	483	426	57
\$1,500,000 to \$1,999,999.....	212	153	59	29	29	-	183	124	59
\$2,000,000 to \$2,999,999.....	303	258	45	107	107	-	196	151	45
\$3,000,000 or more.....	275	249	26	71	71	-	203	177	26
Median.....dollars..	683,800	678,000	767,400	1,035,200	1,035,200	-	591,300	576,500	767,400

Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	703	673	30	-	-	-	703	673	30
\$200,000 to \$299,999.....	133	122	12	5	5	-	128	116	12
\$300,000 to \$399,999.....	332	279	52	1	1	-	331	278	52
\$400,000 to \$499,999.....	445	417	28	25	25	-	420	392	28
\$500,000 to \$749,999.....	871	777	94	136	136	-	735	641	94
\$750,000 to \$999,999.....	583	538	45	207	207	-	376	331	45
\$1,000,000 to \$1,499,999.....	684	622	63	195	195	-	489	426	63
\$1,500,000 to \$1,999,999.....	216	153	63	29	29	-	187	124	63
\$2,000,000 to \$2,999,999.....	291	258	33	107	107	-	184	151	33
\$3,000,000 or more.....	301	249	53	71	71	-	231	177	53
Median.....dollars..	691,600	678,000	863,100	1,035,200	1,035,200	-	605,600	576,500	863,100
Interest Rate on First Mortgage									
Less than 5.0 percent.....	642	639	3	530	530	-	112	109	3
5.0 percent.....	52	49	3	2	2	-	50	47	3
5.1 to 5.9 percent.....	706	653	52	129	129	-	577	525	52
6.0 percent.....	962	811	152	70	70	-	893	741	152
6.1 to 6.4 percent.....	220	197	23	-	-	-	220	197	23
6.5 to 6.9 percent.....	547	468	80	18	18	-	530	450	80
7.0 percent.....	253	244	10	1	1	-	252	242	10
7.1 to 7.4 percent.....	149	134	15	-	-	-	149	134	15
7.5 to 7.9 percent.....	382	322	60	9	9	-	373	313	60
8.0 percent.....	382	345	37	-	-	-	382	345	37
8.1 to 8.4 percent.....	62	58	4	-	-	-	62	58	4
8.5 to 8.9 percent.....	96	76	20	20	20	-	76	56	20
9.0 percent.....	49	36	13	-	-	-	49	36	13
9.1 to 9.9 percent.....	48	48	-	-	-	-	48	48	-
10.0 percent or more.....	11	10	1	-	-	-	11	10	1
Median.....	6.0	6.0	6.6	3.7	3.7	-	6.6	6.6	6.6
Term of First Mortgage									
Less than 8 years.....	94	90	4	-	-	-	94	90	4
8 to 12 years.....	209	205	3	-	-	-	209	205	3
13 to 17 years.....	476	401	75	-	-	-	476	401	75
18 to 22 years.....	1,355	1,153	203	3	3	-	1,353	1,150	203
23 to 27 years.....	1,526	1,344	182	27	27	-	1,499	1,317	182
28 to 32 years.....	76	71	5	19	19	-	57	52	5
33 to 37 years.....	75	73	2	70	70	-	4	3	2
38 years or more.....	738	738	-	659	659	-	80	80	-
No stated term.....	12	12	-	-	-	-	12	12	-
Median.....	23.4	23.7	21.7	38.0+	38.0+	-	22.0	22.1	21.7
Holder of First Mortgage									
Commercial bank or trust company.....	493	411	82	24	24	-	469	387	82
Mutual savings bank.....	71	57	14	27	27	-	44	30	14
Savings and loan association.....	1,059	917	142	16	16	-	1,043	901	142
Life insurance company.....	1,866	1,638	228	113	113	-	1,753	1,525	228
Mortgage company.....	13	13	-	3	3	-	9	9	-
Federal agency.....	561	561	-	476	476	-	84	84	-
Federal National Mortgage Association.....	20	20	-	19	19	-	1	1	-
Real estate or construction company.....	27	27	-	-	-	-	27	27	-
Individual or individual's estate.....	164	160	4	-	-	-	164	160	4
Other.....	288	284	5	98	98	-	190	185	5



Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**North Central**

MORTGAGE CHARACTERISTICS--Continued

Location of First Mortgage Holder

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	4,561	4,088	474	778	778	-	3,783	3,310	474
Lender in Northeast.....	1,407	1,208	199	162	162	-	1,245	1,046	199
Lender in North Central.....	2,227	1,976	252	115	115	-	2,112	1,860	252
Lender in South.....	700	694	5	500	500	-	200	194	5
Lender in West.....	18	15	3	1	1	-	17	14	3
Lender outside United States.....	209	194	15	-	-	-	209	194	15
Not reported.....	1	1	-	-	-	-	1	1	-
Property in South region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-

Servicing of First Mortgage

Holder.....	2,882	2,594	288	375	375	-	2,507	2,219	288
Agent.....	1,680	1,494	186	403	403	-	1,276	1,091	186

Holder's Acquisition of First Mortgage

Originated by holder.....	2,751	2,436	314	116	116	-	2,634	2,320	314
Purchased from present servicer.....	909	796	113	108	108	-	801	688	113
Purchased from someone else.....	821	778	43	526	526	-	296	253	43
Not reported.....	80	77	3	28	28	-	52	49	3

First Mortgagee Participation in Property Income

Yes.....	156	121	35	-	-	-	156	121	35
No.....	4,398	3,959	439	778	778	-	3,620	3,181	439
Not reported.....	8	8	-	-	-	-	8	8	-

First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,652	3,221	432	739	739	-	2,914	2,482	432
Less than 40 percent.....	47	35	12	-	-	-	47	35	12
40 to 49 percent.....	69	49	20	-	-	-	69	49	20
50 to 59 percent.....	140	121	19	19	19	-	121	102	19
60 to 69 percent.....	229	179	49	2	2	-	227	177	49
70 to 79 percent.....	584	414	170	39	39	-	545	375	170
80 to 89 percent.....	850	756	94	104	104	-	746	652	94
90 to 94 percent.....	510	498	12	114	114	-	396	384	12
95 to 99 percent.....	357	354	2	129	129	-	228	226	2
100 percent or more.....	632	607	25	287	287	-	345	320	25
Not reported.....	235	207	29	45	45	-	190	161	29
Median.....	87	89	75	97	97	-	84	86	75
Other properties.....	909	867	42	39	39	-	870	828	42

Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,652	3,221	432	739	739	-	2,914	2,482	432
Less than 40 percent.....	40	35	5	-	-	-	40	35	5
40 to 49 percent.....	49	49	-	-	-	-	49	49	-
50 to 59 percent.....	122	121	2	19	19	-	103	102	2
60 to 69 percent.....	189	179	10	2	2	-	187	177	10
70 to 79 percent.....	470	414	56	39	39	-	431	375	56
80 to 89 percent.....	901	756	145	104	104	-	797	652	145
90 to 94 percent.....	571	498	73	114	114	-	457	384	73
95 to 99 percent.....	409	354	55	129	129	-	280	226	55
100 percent or more.....	665	607	58	287	287	-	378	320	58
Not reported.....	235	207	29	45	45	-	190	161	29
Median.....	89	89	88	97	97	-	86	86	88
Other properties.....	909	867	42	39	39	-	870	828	42

Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**North Central**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	195	185	10	3	3	-	193	182	10
20 to 29 percent.....	170	162	8	-	-	-	170	162	8
30 to 39 percent.....	180	166	15	29	29	-	151	137	15
40 to 49 percent.....	366	283	83	42	42	-	324	242	83
50 to 59 percent.....	553	473	80	44	44	-	510	430	80
60 to 69 percent.....	784	643	140	70	70	-	713	573	140
70 to 79 percent.....	762	719	42	155	155	-	607	564	42
80 to 89 percent.....	512	470	42	85	85	-	427	385	42
90 to 99 percent.....	354	339	15	119	119	-	236	220	15
100 percent or more.....	164	162	2	124	124	-	40	38	2
Not reported.....	520	484	36	108	108	-	412	376	36
Median.....	67	68	61	79	79	-	64	65	61

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	192	185	8	3	3	-	190	182	8
20 to 29 percent.....	166	162	3	-	-	-	166	162	3
30 to 39 percent.....	167	166	1	29	29	-	138	137	1
40 to 49 percent.....	292	283	9	42	42	-	250	242	9
50 to 59 percent.....	530	473	56	44	44	-	486	430	56
60 to 69 percent.....	784	643	141	70	70	-	713	573	141
70 to 79 percent.....	793	719	73	155	155	-	638	564	73
80 to 89 percent.....	558	470	87	85	85	-	473	385	87
90 to 99 percent.....	380	339	41	119	119	-	261	220	41
100 percent or more.....	180	162	18	124	124	-	57	38	18
Not reported.....	520	484	36	108	108	-	412	376	36
Median.....	68	68	70	79	79	-	66	65	70

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	4,558	4,085	474	778	778	-	3,780	3,307	474
Interest and principal.....	4,526	4,053	474	778	778	-	3,748	3,275	474
Fully amortized.....	3,898	3,538	360	778	778	-	3,120	2,760	360
Partially amortized.....	628	515	113	-	-	-	628	515	113
Principal only.....	-	-	-	-	-	-	-	-	-
Fully amortized.....	-	-	-	-	-	-	-	-	-
Partially amortized.....	-	-	-	-	-	-	-	-	-
Interest only.....	32	32	-	-	-	-	32	32	-
No regular payment required.....	3	3	-	-	-	-	3	3	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	4,526	4,053	474	778	778	-	3,748	3,275	474
Real estate taxes and property insurance.....	1,500	1,395	105	750	750	-	750	645	105
With no other items.....	700	595	105	17	17	-	683	578	105
With other items.....	800	800	-	733	733	-	67	67	-
Real estate taxes only.....	1,103	991	112	-	-	-	1,103	991	112
Property insurance only.....	8	8	-	-	-	-	8	8	-
Other combinations or no other items.....	1,915	1,658	257	28	28	-	1,887	1,630	257
No regular payments of interest and principal...	35	35	-	-	-	-	35	35	-

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	4,558	4,085	474	778	778	-	3,780	3,307	474
Less than \$50.....	1,646	1,500	147	339	339	-	1,308	1,161	147
\$50 to \$59.....	844	728	117	208	208	-	636	520	117
\$60 to \$69.....	707	673	34	77	77	-	630	596	34
\$70 to \$79.....	437	408	29	57	57	-	380	351	29
\$80 to \$89.....	380	317	63	19	19	-	361	298	63
\$90 to \$99.....	223	203	20	20	20	-	203	182	20
\$100 to \$119.....	156	120	36	33	33	-	123	87	36
\$120 to \$149.....	78	55	23	20	20	-	57	35	23
\$150 to \$174.....	22	17	5	3	3	-	19	14	5
\$175 to \$199.....	18	18	-	2	2	-	16	16	-
\$200 to \$249.....	31	31	-	-	-	-	31	31	-
\$250 to \$299.....	14	14	-	-	-	-	14	14	-
\$300 or more.....	1	1	-	-	-	-	1	1	-
Median.....dollars..	57	57	57	52	52	-	59	59	57
Mean.....dollars..	60	59	64	58	58	-	60	59	64
No regular payments required.....	3	3	-	-	-	-	3	3	-



Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**North Central**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	4,558	4,085	474	778	778	-	3,780	3,307	474
Less than \$70.....	3,097	2,902	194	623	623	-	2,474	2,279	194
\$70 to \$79.....	498	408	90	57	57	-	441	351	90
\$80 to \$89.....	334	317	17	19	19	-	315	298	17
\$90 to \$99.....	245	203	43	20	20	-	225	182	43
\$100 to \$119.....	196	120	76	33	33	-	163	87	76
\$120 to \$149.....	79	55	24	20	20	-	59	35	24
\$150 to \$174.....	33	17	16	3	3	-	30	14	16
\$175 to \$199.....	18	16	2	2	2	-	16	14	2
\$200 to \$249.....	34	31	2	-	-	-	34	31	2
\$250 to \$299.....	23	14	9	-	-	-	23	14	9
\$300 or more.....	1	1	-	-	-	-	1	1	-
Median.....dollars..	51	49	74	43	43	-	53	50	74
Mean.....dollars..	62	59	83	58	58	-	62	59	83
No regular payments required.....	3	3	-	-	-	-	3	3	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	4,370	3,904	466	729	729	-	3,641	3,175	466
Delinquent (30 days or more).....	172	164	8	46	46	-	125	118	8
1 to 3 payments.....	97	91	7	22	22	-	75	69	7
4 or more payments.....	74	73	1	25	25	-	50	49	1
Foreclosure in process.....	52	51	1	22	22	-	30	29	1
Foreclosure not in process.....	22	22	-	2	2	-	19	19	-
Not reported.....	17	17	-	2	2	-	14	14	-
No regular payments required.....	3	3	-	-	-	-	3	3	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	4,128	3,728	401	707	707	-	3,421	3,020	401
Less than \$100.....	424	384	40	33	33	-	391	351	40
\$100 to \$199.....	721	670	51	81	81	-	640	589	51
\$200 to \$299.....	1,009	869	140	203	203	-	806	666	140
\$300 to \$349.....	464	396	68	119	119	-	345	276	68
\$350 to \$399.....	279	255	24	76	76	-	203	179	24
\$400 to \$449.....	305	302	3	90	90	-	215	212	3
\$450 to \$499.....	213	192	22	18	18	-	196	174	22
\$500 to \$549.....	197	192	5	14	14	-	182	177	5
\$550 to \$599.....	128	124	4	21	21	-	108	103	4
\$600 to \$699.....	84	61	23	11	11	-	74	51	23
\$700 to \$799.....	49	41	8	6	6	-	43	35	8
\$800 or more.....	133	130	3	28	28	-	105	102	3
Not reported.....	123	113	10	8	8	-	115	105	10
Median.....dollars..	285	286	274	313	313	-	277	277	274
Acquired 1970 and 1971 (part).....	433	360	73	71	71	-	363	290	73

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,106	3,710	396	706	706	-	3,399	3,004	396
Less than 20 percent.....	262	250	13	6	6	-	257	244	13
20 to 29 percent.....	457	433	24	29	29	-	429	405	24
30 to 39 percent.....	964	847	117	131	131	-	834	717	117
40 to 49 percent.....	1,248	1,122	127	363	363	-	885	759	127
50 to 59 percent.....	436	382	54	80	80	-	356	302	54
60 to 69 percent.....	199	192	7	11	11	-	187	180	7
70 to 79 percent.....	86	73	13	9	9	-	76	64	13
80 to 89 percent.....	55	52	3	19	19	-	37	34	3
90 to 99 percent.....	22	22	-	9	9	-	13	13	-
100 percent or more.....	58	57	1	13	13	-	45	44	1
Not reported or not computed.....	318	280	38	37	37	-	281	243	38
Median.....	41	41	42	44	44	-	40	40	42
Other properties.....	415	342	73	51	51	-	364	291	73

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**North Central**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,106	3,710	396	706	706	-	3,399	3,004	396
Less than 20 percent.....	257	250	7	6	6	-	251	244	7
20 to 29 percent.....	447	433	14	29	29	-	419	405	14
30 to 39 percent.....	857	847	9	131	131	-	726	717	9
40 to 49 percent.....	1,251	1,122	129	363	363	-	888	759	129
50 to 59 percent.....	456	382	74	80	80	-	375	302	74
60 to 69 percent.....	292	192	100	11	11	-	280	180	100
70 to 79 percent.....	78	73	5	9	9	-	69	64	5
80 to 89 percent.....	64	52	11	19	19	-	45	34	11
90 to 99 percent.....	29	22	7	9	9	-	20	13	7
100 percent or more.....	59	57	2	13	13	-	46	44	2
Not reported or not computed.....	318	280	38	37	37	-	281	243	38
Median.....	42	41	52	44	44	-	41	40	52
Other properties.....	415	342	73	51	51	-	364	291	73

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	4,128	3,728	401	707	707	-	3,421	3,020	401
Less than \$10.....	172	160	12	47	47	-	125	113	12
\$10 to \$14.....	226	189	37	33	33	-	193	156	37
\$15 to \$19.....	472	419	53	124	124	-	348	295	53
\$20 to \$24.....	821	724	97	204	204	-	617	521	97
\$25 to \$29.....	510	474	36	105	105	-	405	369	36
\$30 to \$39.....	586	523	63	27	27	-	558	495	63
\$40 to \$49.....	398	383	15	36	36	-	362	347	15
\$50 to \$59.....	160	160	-	11	11	-	150	150	-
\$60 or more.....	150	132	18	3	3	-	146	129	18
Not reported or not computed.....	633	563	70	117	117	-	516	446	70
Median.....dollars..	25	25	23	22	22	-	27	27	23
Acquired 1970 and 1971 (part).....	433	360	73	71	71	-	363	290	73

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	4,109	3,713	396	706	706	-	3,402	3,007	396
Less than 5 percent.....	96	96	-	23	23	-	74	74	-
5 to 9 percent.....	268	240	28	10	10	-	257	229	28
10 to 14 percent.....	743	691	52	36	36	-	708	656	52
15 to 19 percent.....	1,003	861	143	170	170	-	834	691	143
20 to 24 percent.....	697	637	60	134	134	-	563	503	60
25 to 29 percent.....	516	493	23	165	165	-	351	327	23
30 to 34 percent.....	159	154	5	72	72	-	87	82	5
35 to 39 percent.....	76	68	8	17	17	-	59	51	8
40 percent or more.....	122	114	8	31	31	-	91	83	8
Not reported or not computed.....	428	359	69	49	49	-	379	311	69
Median.....	18	18	17	23	23	-	17	17	17
Acquired 1970 and 1971 (part).....	412	339	73	51	51	-	361	288	73

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	4,109	3,713	396	706	706	-	3,402	3,007	396
Less than 20 percent.....	26	26	-	-	-	-	26	26	-
20 to 29 percent.....	100	98	1	-	-	-	100	98	1
30 to 39 percent.....	209	207	3	5	5	-	205	202	3
40 to 49 percent.....	384	373	12	13	13	-	371	360	12
50 to 59 percent.....	724	650	74	67	67	-	657	583	74
60 to 69 percent.....	980	907	74	192	192	-	789	715	74
70 to 79 percent.....	633	566	67	234	234	-	399	332	67
80 to 89 percent.....	285	206	79	58	58	-	227	147	79
90 to 99 percent.....	147	123	24	2	2	-	145	121	24
100 to 109 percent.....	85	80	5	28	28	-	58	53	5
110 percent or more.....	156	142	14	64	64	-	92	78	14
Not reported or not computed.....	379	336	43	43	43	-	336	292	43
Median.....	64	63	71	72	72	-	62	61	71
Acquired 1970 and 1971 (part).....	412	339	73	51	51	-	361	288	73

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

North Central	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Location by Size of Place</b>									
Inside SMSA's.....	4,412	3,992	420	778	778	-	3,634	3,214	420
1,000,000 or more.....	865	827	37	115	115	-	750	712	37
250,000 to 999,999.....	1,068	945	122	182	182	-	885	763	122
50,000 to 249,999.....	1,000	946	54	353	353	-	647	593	54
10,000 to 49,999.....	1,011	903	108	87	87	-	924	816	108
Less than 10,000 and rural.....	468	371	97	41	41	-	427	330	97
Outside SMSA's.....	150	96	54	-	-	-	150	96	54
10,000 or more.....	112	76	36	-	-	-	112	76	36
2,500 to 9,999.....	38	20	18	-	-	-	38	20	18
Less than 2,500 and rural.....	-	-	-	-	-	-	-	-	-
<b>Number of Housing Units</b>									
50 to 74.....	1,834	1,647	186	219	219	-	1,615	1,429	186
75 to 99.....	866	817	49	240	240	-	626	577	49
100 to 149.....	858	771	87	142	142	-	715	628	87
150 to 199.....	455	373	82	54	54	-	401	319	82
200 to 299.....	284	253	30	58	58	-	226	196	30
300 to 499.....	206	171	34	42	42	-	164	129	34
500 to 999.....	55	51	3	23	23	-	32	28	3
1,000 or more.....	5	3	1	-	-	-	5	3	1
<b>Number of Buildings</b>									
1.....	2,293	2,098	194	471	471	-	1,822	1,627	194
2 to 4.....	873	783	90	25	25	-	848	758	90
5 or more.....	1,392	1,204	189	280	280	-	1,112	923	189
Not reported.....	3	3	-	2	2	-	2	2	-
<b>Manner of Acquisition</b>									
By purchase.....	4,508	4,035	473	778	778	-	3,730	3,257	473
Placed one new mortgage.....	3,415	3,279	136	708	708	-	2,707	2,571	136
Placed two or more new mortgages.....	179	61	118	2	2	-	177	59	118
Assumed mortgage(s) already on property.....	509	455	54	54	54	-	455	401	54
Assumed mortgage already on property and placed new mortgage.....	198	64	134	14	14	-	184	49	134
All cash.....	118	117	1	-	-	-	118	117	1
Borrowed other than with mortgage.....	61	31	29	-	-	-	61	31	29
Other.....	28	28	-	-	-	-	28	28	-
Not by purchase.....	53	52	1	-	-	-	53	52	1
Inheritance or gift.....	47	47	-	-	-	-	47	47	-
Other.....	6	5	1	-	-	-	6	5	1
Not reported.....	1	1	-	-	-	-	1	1	-
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	3,095	2,684	411	479	479	-	2,616	2,205	411
Cash.....	2,621	2,201	421	310	310	-	2,311	1,891	421
Sale of stocks, shares or other securities.....	265	217	47	92	92	-	173	125	47
Sale of land or other real estate.....	189	122	67	7	7	-	182	115	67
Owner's cash, bank deposits, share accounts, or bonds.....	1,724	1,498	225	149	149	-	1,574	1,349	225
Borrowing other than mortgage on this property.....	284	246	38	36	36	-	248	210	38
Other cash source or source not reported.....	160	118	43	26	26	-	134	91	43
Noncash.....	783	725	58	98	98	-	685	627	58
Land used for structure(s) on this property.....	403	375	27	11	11	-	392	365	27
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	192	175	17	22	22	-	171	153	17
Other noncash source or no downpayment.....	188	174	14	66	66	-	122	109	14
Not reported.....	387	347	40	84	84	-	303	264	40
Other properties.....	1,466	1,404	63	299	299	-	1,167	1,105	63
<b>Land and Building Acquisition</b>									
During same 12-month period.....	3,334	2,960	374	605	605	-	2,728	2,354	374
Acquired land previously.....	1,054	973	81	162	162	-	893	812	81
Land not owned by building owner.....	29	25	4	2	2	-	27	23	4
Not reported.....	144	130	14	9	9	-	135	121	14
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	1,117	917	200	161	161	-	956	756	200
1967 and 1968.....	1,137	1,027	110	200	200	-	937	827	110
1965 and 1966.....	852	751	101	117	117	-	735	634	101
1960 to 1964.....	929	873	56	228	228	-	701	645	56
1955 to 1959.....	182	179	3	23	23	-	159	156	3
1950 to 1954.....	157	155	1	46	46	-	111	110	1
1949 or earlier.....	188	186	2	4	4	-	184	182	2

<sup>2</sup>Detail does not add to total because owners reported more than one source.

Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

North Central	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS--Continued</b>									
<b>Year Built</b>									
1969 and 1970 (part).....	632	506	126	118	118	-	514	388	126
1967 and 1968.....	884	821	62	159	159	-	725	663	62
1965 and 1966.....	797	702	95	90	90	-	707	612	95
1960 to 1964.....	853	716	137	232	232	-	621	484	137
1950 to 1959.....	304	296	7	97	97	-	207	199	7
1940 to 1949.....	173	169	5	30	30	-	143	138	5
1939 or earlier.....	847	806	42	34	34	-	814	772	42
Not reported.....	72	72	-	19	19	-	52	52	-
<b>Purchase Price Per Housing Unit</b>									
<b>Properties acquired by purchase 1967 to 1971 (part).....</b>									
Less than \$5,000.....	2,244	1,934	310	361	361	-	1,883	1,573	310
\$5,000 to \$7,499.....	199	180	19	2	2	-	197	178	19
\$7,500 to \$9,999.....	177	164	13	4	4	-	173	160	13
\$10,000 to \$12,499.....	381	329	52	14	14	-	368	316	52
\$12,500 to \$14,999.....	603	541	62	54	54	-	549	487	62
\$15,000 to \$17,499.....	371	293	78	114	114	-	257	179	78
\$17,500 to \$19,999.....	155	132	23	77	77	-	78	56	23
\$20,000 to \$24,999.....	111	89	23	31	31	-	80	58	23
\$25,000 to \$29,999.....	83	68	14	26	26	-	57	43	14
\$30,000 to \$34,999.....	39	35	4	21	21	-	18	14	4
\$35,000 to \$39,999.....	30	19	10	1	1	-	29	18	10
\$40,000 to \$49,999.....	-	-	-	-	-	-	-	-	-
\$50,000 or more.....	3	3	-	-	-	-	3	3	-
Not reported.....	93	80	13	18	18	-	75	62	13
Median.....dollars..	11,300	11,200	12,600	14,700	14,700	-	10,800	10,500	12,600
<b>Other properties.....</b>									
	2,317	2,154	163	417	417	-	1,900	1,737	163
<b>Value</b>									
Less than \$300,000.....	297	283	14	-	-	-	297	283	14
\$300,000 to \$399,999.....	238	225	13	-	-	-	238	225	13
\$400,000 to \$499,999.....	140	131	9	2	2	-	138	129	9
\$500,000 to \$749,999.....	670	564	106	26	26	-	644	539	106
\$750,000 to \$999,999.....	543	517	27	172	172	-	371	345	27
\$1,000,000 to \$1,499,999.....	767	667	101	140	140	-	627	526	101
\$1,500,000 to \$1,999,999.....	453	430	23	83	83	-	369	346	23
\$2,000,000 to \$2,999,999.....	445	379	65	143	143	-	302	236	65
\$3,000,000 to \$4,999,999.....	293	233	60	57	57	-	236	177	60
\$5,000,000 or more.....	196	175	20	47	47	-	148	128	20
Not reported.....	520	484	36	108	108	-	412	376	36
Median.....dollars..	1,086,200	1,061,600	1,248,600	1,482,600	1,482,600	-	997,900	961,400	1,248,600
<b>Value Per Housing Unit</b>									
Less than \$5,000.....	445	418	27	-	-	-	445	418	27
\$5,000 to \$7,499.....	255	243	12	8	8	-	246	235	12
\$7,500 to \$9,999.....	605	518	87	49	49	-	556	470	87
\$10,000 to \$12,499.....	925	819	106	175	175	-	751	645	106
\$12,500 to \$14,999.....	773	707	67	158	158	-	615	548	67
\$15,000 to \$17,499.....	417	357	60	62	62	-	354	294	60
\$17,500 to \$19,999.....	205	167	39	62	62	-	143	104	39
\$20,000 to \$24,999.....	200	183	17	86	86	-	113	96	17
\$25,000 to \$34,999.....	194	170	24	67	67	-	128	104	24
\$35,000 to \$49,999.....	16	16	-	1	1	-	15	15	-
\$50,000 or more.....	6	6	-	2	2	-	4	4	-
Not reported.....	520	484	36	108	108	-	412	376	36
Median.....dollars..	11,900	11,900	12,200	14,100	14,100	-	11,500	11,300	12,200
<b>Monthly Rental Receipts Per Housing Unit</b>									
<b>Acquired before 1970<sup>1</sup>.....</b>									
Less than \$50.....	4,109	3,713	396	706	706	-	3,402	3,007	396
\$50 to \$59.....	105	105	-	4	4	-	101	101	-
\$60 to \$69.....	86	85	1	19	19	-	67	66	1
\$70 to \$79.....	87	80	6	15	15	-	71	65	6
\$80 to \$89.....	95	90	5	10	10	-	85	80	5
\$90 to \$99.....	151	149	2	14	14	-	137	136	2
\$100 to \$119.....	280	250	30	118	118	-	162	132	30
\$120 to \$149.....	580	537	43	276	276	-	304	261	43
\$150 to \$174.....	1,032	895	137	100	100	-	932	796	137
\$175 to \$199.....	763	687	76	47	47	-	716	640	76
\$200 to \$249.....	265	234	31	10	10	-	255	224	31
\$250 to \$299.....	160	147	13	26	26	-	135	122	13
\$300 or more.....	89	81	8	6	6	-	83	75	8
No rental receipts.....	97	91	6	25	25	-	73	66	6
Not reported.....	-	-	-	-	-	-	-	-	-
Median.....dollars..	318	280	38	37	37	-	281	243	38
Mean.....dollars..	134	134	140	111	111	-	140	140	140
Acquired 1970 and 1971 (part).....	139	138	144	126	126	-	141	141	144
	412	339	73	51	51	-	361	288	73

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2f. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

North Central	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price as Percent of Value									
Acquired by purchase.....	4,507	4,035	472	778	778	-	3,729	3,257	472
Purchased 1967 to 1971 (part).....	2,244	1,934	310	361	361	-	1,883	1,573	310
Less than 80 percent.....	399	349	50	64	64	-	335	286	50
80 to 89 percent.....	351	305	46	57	57	-	294	247	46
90 to 94 percent.....	242	194	48	8	8	-	234	186	48
95 to 99 percent.....	257	211	45	34	34	-	223	178	45
100 percent or more.....	845	737	109	153	153	-	692	584	109
Not reported.....	150	138	13	45	45	-	105	92	13
Median.....	96	96	95	99	99	-	95	95	95
Purchased 1960 to 1966.....	1,760	1,604	156	345	345	-	1,415	1,259	156
Less than 60 percent.....	105	104	1	21	21	-	84	83	1
60 to 79 percent.....	447	404	43	62	62	-	385	341	43
80 to 89 percent.....	309	275	33	68	68	-	241	207	33
90 to 99 percent.....	279	257	22	27	27	-	253	231	22
100 percent or more.....	335	303	32	118	118	-	217	185	32
Not reported.....	285	261	24	49	49	-	236	212	24
Median.....	86	85	86	89	89	-	85	84	86
Purchased 1959 or earlier.....	503	497	6	72	72	-	431	425	6
Less than 40 percent.....	19	18	1	-	-	-	19	18	1
40 to 59 percent.....	20	20	-	2	2	-	18	18	-
60 to 79 percent.....	70	68	2	3	3	-	67	65	2
80 to 99 percent.....	62	62	-	20	20	-	43	43	-
100 percent or more.....	114	112	2	30	30	-	84	82	2
Not reported.....	217	216	1	17	17	-	200	199	1
Median.....	90	90	...	...	...	-	85	85	...
Not acquired by purchase.....	54	53	1	-	-	-	54	53	1
Rental Receipts as Percent of Value									
Acquired before 1970 <sup>1</sup> .....	4,109	3,713	396	706	706	-	3,402	3,007	396
Less than 5 percent.....	27	26	1	21	21	-	6	5	1
5 to 9 percent.....	341	330	12	229	229	-	112	101	12
10 to 14 percent.....	1,379	1,196	183	256	256	-	1,123	940	183
15 to 19 percent.....	1,087	966	120	76	76	-	1,011	890	120
20 to 24 percent.....	265	253	12	9	9	-	256	244	12
25 to 29 percent.....	133	127	7	-	-	-	133	127	7
30 to 39 percent.....	135	130	5	-	-	-	135	130	5
40 percent or more.....	55	55	-	-	-	-	55	55	-
Not reported or not computed.....	688	631	56	116	116	-	572	516	56
Median.....	14	14	14	10	10	-	15	16	14
Acquired 1970 and 1971 (part).....	412	339	73	51	51	-	361	288	73
Rental Vacancy Losses as Percent of Potential Receipts									
Acquired before 1970 <sup>1</sup> .....	4,109	3,713	396	706	706	-	3,402	3,007	396
Less than 1.0 percent.....	920	888	32	374	374	-	546	514	32
1.0 to 2.9 percent.....	707	632	74	101	101	-	605	531	74
3.0 to 4.9 percent.....	555	489	66	66	66	-	489	422	66
5.0 to 6.9 percent.....	390	320	70	38	38	-	352	282	70
7.0 to 8.9 percent.....	224	211	14	28	28	-	198	183	14
9.0 to 10.9 percent.....	244	207	37	4	4	-	239	202	37
11.0 to 12.9 percent.....	99	94	5	6	6	-	94	89	5
13.0 to 14.9 percent.....	88	78	10	11	11	-	77	67	10
15 percent or more.....	327	292	35	38	38	-	289	254	35
Not reported or not computed.....	554	502	53	40	40	-	514	462	53
Median.....	3.5	3.3	4.9	0.8	0.8	-	4.2	4.1	4.9
Acquired 1970 and 1971 (part).....	412	339	73	51	51	-	361	288	73
OWNER CHARACTERISTICS									
Type of Owner									
Individual.....	887	797	90	29	29	-	857	768	90
Partnership.....	1,843	1,639	205	169	169	-	1,674	1,470	205
Real estate corporation.....	916	770	146	92	92	-	825	679	146
Real estate investment trust.....	137	121	17	31	31	-	106	90	17
Financial institution.....	26	25	1	-	-	-	26	25	1
Housing cooperative organization.....	435	435	-	357	357	-	79	79	-
Other.....	312	296	16	101	101	-	211	196	16
Not reported.....	5	5	-	-	-	-	5	5	-

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1g. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	Total properties	Non-mortgaged properties	Mortgaged properties	South	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	8,479	541	7,938	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	2,439	160	2,280
Inside SMSA's.....	7,805	476	7,329	1967 and 1968.....	2,282	52	2,230
1,000,000 or more.....	529	66	464	1965 and 1966.....	1,324	16	1,308
250,000 to 999,999.....	2,555	225	2,331	1960 to 1964.....	1,264	39	1,224
50,000 to 249,999.....	2,317	119	2,198	1955 to 1959.....	338	34	305
10,000 to 49,999.....	1,091	49	1,041	1950 to 1954.....	267	45	222
Less than 10,000 and rural.....	1,312	18	1,295	1949 or earlier.....	565	195	370
Outside SMSA's.....	674	65	610	Not reported.....	-	-	-
10,000 or more.....	428	30	398	Year Built			
2,500 to 9,999.....	163	-	163	1969 and 1970 (part).....	1,282	48	1,234
Less than 2,500 and rural.....	83	35	49	1967 and 1968.....	1,854	9	1,845
Number of Housing Units				1965 and 1966.....	1,364	22	1,342
50 to 74.....	2,718	286	2,432	1960 to 1964.....	1,765	71	1,694
75 to 99.....	1,696	97	1,599	1950 to 1959.....	785	71	715
100 to 149.....	1,858	50	1,808	1940 to 1949.....	663	78	584
150 to 199.....	920	38	883	1939 or earlier.....	559	242	318
200 to 299.....	768	34	734	Not reported.....	207	1	206
300 to 499.....	371	29	343	Purchase Price Per Housing Unit			
500 to 999.....	134	5	129	Properties acquired by purchase 1967 to 1971 (part).....	4,546	43	4,503
1,000 or more.....	13	3	10	Less than \$5,000.....	175	2	173
Number of Buildings				\$5,000 to \$7,499.....	532	6	526
1.....	3,701	280	3,421	\$7,500 to \$9,999.....	1,316	20	1,295
2 to 4.....	1,188	30	1,159	\$10,000 to \$12,499.....	1,164	4	1,160
5 or more.....	3,588	231	3,357	\$12,500 to \$14,999.....	489	3	486
Not reported.....	2	-	2	\$15,000 to \$17,499.....	181	-	181
Manner of Acquisition				\$17,500 to \$19,999.....	114	-	114
By purchase.....	8,201	302	7,899	\$20,000 to \$24,999.....	128	2	126
Placed one new mortgage.....	5,572	173	5,400	\$25,000 to \$29,999.....	44	1	43
Placed two or more new mortgages.....	576	10	566	\$30,000 to \$34,999.....	7	-	7
Assumed mortgage(s) already on property.....	1,348	16	1,332	\$35,000 to \$39,999.....	6	-	6
Assumed mortgage already on property and placed new mortgage.....	483	4	479	\$40,000 to \$49,999.....	1	-	1
All cash.....	113	85	29	\$50,000 or more.....	15	-	15
Borrowed other than with mortgage.....	55	6	50	Not reported.....	375	5	370
Other.....	53	8	44	Median.....dollars..	10,100	...	10,200
Not by purchase.....	260	224	35	Other properties.....	3,934	498	3,436
Inheritance or gift.....	138	110	29	Value			
Other.....	121	115	7	Under \$300,000.....	228	96	132
Not reported.....	19	15	4	\$300,000 to \$399,999.....	172	25	148
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	463	7	457
Properties purchased 1965 to 1971 (part).....	5,859	52	5,807	\$500,000 to \$749,999.....	1,311	102	1,209
Cash.....	4,895	40	4,855	\$750,000 to \$999,999.....	989	57	932
Sale of stocks, shares or other securities.....	470	4	466	\$1,000,000 to \$1,499,999.....	1,464	26	1,438
Sale of land or other real estate.....	307	-	307	\$1,500,000 to \$1,999,999.....	858	18	840
Owner's cash, bank deposits, share accounts, or bonds.....	2,956	33	2,923	\$2,000,000 to \$2,999,999.....	707	20	686
Borrowing other than mortgage on this property.....	933	-	933	\$3,000,000 to \$4,999,999.....	478	6	472
Other cash source or source not reported... Noncash.....	229	3	226	\$5,000,000 or more.....	266	28	239
Land used for structure(s) on this property.....	1,059	1	1,058	Not reported.....	1,543	157	1,386
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	643	-	643	Median.....dollars..	1,104,000	657,600	1,138,900
Other noncash source or no downpayment.....	172	-	172	Value Per Housing Unit			
Not reported.....	243	1	242	Less than \$5,000.....	454	120	335
Other properties.....	854	13	841	\$5,000 to \$7,499.....	795	91	704
Land and Building Acquisition				\$7,500 to \$9,999.....	1,623	45	1,578
During same 12-month period.....	5,448	426	5,022	\$10,000 to \$12,499.....	1,841	67	1,774
Acquired land previously.....	2,455	92	2,363	\$12,500 to \$14,999.....	871	19	852
Land not owned by building owner.....	312	10	302	\$15,000 to \$17,499.....	686	7	679
Not reported.....	265	13	252	\$17,500 to \$19,999.....	174	4	170
				\$20,000 to \$24,999.....	223	9	214
				\$25,000 to \$34,999.....	207	18	189
				\$35,000 to \$49,999.....	52	1	50
				\$50,000 or more.....	12	4	8
				Not reported.....	1,543	157	1,386
				Median.....dollars..	10,800	7,000	10,900

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1g. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	Total properties	Non-mortgaged properties	Mortgaged properties	South	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	7,245	429	6,816	Acquired before 1970.....	7,287	443	6,844
Less than \$50.....	234	89	145	Less than \$100.....	1,002	122	881
\$50 to \$59.....	87	16	71	\$100 to \$199.....	3,347	175	3,172
\$60 to \$69.....	164	9	155	\$200 to \$299.....	1,853	78	1,775
\$70 to \$79.....	228	49	179	\$300 to \$349.....	287	2	285
\$80 to \$89.....	356	45	310	\$350 to \$399.....	217	3	213
\$90 to \$99.....	454	41	413	\$400 to \$449.....	80	7	73
\$100 to \$119.....	912	55	857	\$450 to \$499.....	78	2	76
\$120 to \$149.....	2,031	35	1,996	\$500 to \$549.....	18	2	17
\$150 to \$174.....	1,088	57	1,031	\$550 to \$599.....	54	4	51
\$175 to \$199.....	401	5	396	\$600 to \$699.....	30	-	30
\$200 to \$249.....	299	5	293	\$700 to \$799.....	11	-	11
\$250 to \$299.....	154	-	154	\$800 or more.....	17	1	16
\$300 or more.....	122	-	122	Not reported.....	291	48	243
No rental receipts.....	1	1	-	Median.....dollars..	174	143	176
Not reported.....	716	22	694	Acquired 1970 and 1971 (part).....	1,193	98	1,095
Median.....dollars..	132	88	133				
Mean.....dollars..	136	90	139	Real Estate Tax Per \$1,000 Value			
Acquired 1970 and 1971 (part).....	1,099	78	1,022	Acquired before 1970.....	7,287	443	6,844
Purchase Price as Percent of Value				Less than \$10.....	573	27	546
Acquired by purchase.....	8,206	303	7,902	\$10 to \$14.....	1,339	72	1,267
Purchased 1967 to 1971 (part).....	4,546	43	4,503	\$15 to \$19.....	1,742	29	1,713
Less than 80 percent.....	941	10	931	\$20 to \$24.....	1,111	88	1,023
80 to 89 percent.....	895	-	895	\$25 to \$29.....	490	56	433
90 to 94 percent.....	455	1	454	\$30 to \$39.....	299	36	264
95 to 99 percent.....	389	1	388	\$40 to \$49.....	79	2	76
100 percent or more.....	1,367	26	1,342	\$50 to \$59.....	32	6	26
Not reported.....	499	6	493	\$60 or more.....	13	-	13
Median.....	92	...	91	Not reported or not computed.....	1,609	127	1,482
Purchased 1960 to 1966.....	2,540	26	2,513	Median.....dollars..	17	21	17
Less than 60 percent.....	181	1	180	Acquired 1970 and 1971 (part).....	1,193	98	1,095
60 to 79 percent.....	461	6	456	Real Estate Tax as Percent of Rental Receipts			
80 to 89 percent.....	506	1	505	Acquired before 1970 <sup>2</sup> .....	7,245	429	6,816
90 to 99 percent.....	248	3	244	Less than 5 percent.....	107	9	98
100 percent or more.....	302	8	294	5 to 9 percent.....	1,932	91	1,841
Not reported.....	843	7	835	10 to 14 percent.....	2,996	214	2,782
Median.....	84	...	84	15 to 19 percent.....	809	14	795
Purchased 1959 or earlier.....	1,120	234	886	20 to 24 percent.....	274	23	251
Less than 40 percent.....	41	10	31	25 to 29 percent.....	100	1	99
40 to 59 percent.....	141	51	90	30 to 34 percent.....	32	8	24
60 to 79 percent.....	144	17	127	35 to 39 percent.....	5	1	4
80 to 99 percent.....	219	61	159	40 percent or more.....	78	8	70
100 percent or more.....	205	10	195	Not reported or not computed.....	912	60	853
Not reported.....	371	86	285	Median.....	11	11	11
Median.....	84	75	86	Acquired 1970 and 1971 (part).....	1,099	78	1,022
Not acquired by purchase.....	274	238	36	Selected Owner Expenses as Percent of Rental Receipts			
Rental Receipts as Percent of Value				Acquired before 1970 <sup>2</sup> .....	7,245	429	6,816
Acquired before 1970 <sup>2</sup> .....	7,245	429	6,816	Less than 20 percent.....	386	327	60
Less than 5 percent.....	57	5	52	20 to 29 percent.....	132	23	109
5 to 9 percent.....	446	16	430	30 to 39 percent.....	274	8	265
10 to 14 percent.....	1,871	66	1,805	40 to 49 percent.....	1,112	2	1,110
15 to 19 percent.....	2,179	77	2,102	50 to 59 percent.....	2,165	2	2,163
20 to 24 percent.....	603	84	519	60 to 69 percent.....	1,079	6	1,073
25 to 29 percent.....	165	35	130	70 to 79 percent.....	474	2	472
30 to 39 percent.....	102	11	90	80 to 89 percent.....	192	-	192
40 percent or more.....	64	9	54	90 to 99 percent.....	105	-	105
Not reported or not computed.....	1,758	127	1,632	100 to 109 percent.....	114	1	113
Median.....	15	19	15	110 percent or more.....	256	3	253
Acquired 1970 and 1971 (part).....	1,099	78	1,022	Not reported or not computed.....	957	55	902
Rental Vacancy Losses as Percent of Potential Receipts				Median.....	55	11	56
Acquired before 1970 <sup>2</sup> .....	7,245	429	6,816	Acquired 1970 and 1971 (part).....	1,099	78	1,022
Less than 1.0 percent.....	1,171	93	1,078	OWNER CHARACTERISTICS			
1.0 to 2.9 percent.....	1,498	91	1,406	Type of Owner			
3.0 to 4.9 percent.....	917	43	874	Individual.....	2,259	71	2,188
5.0 to 6.9 percent.....	648	36	611	Partnership.....	2,966	84	2,882
7.0 to 8.9 percent.....	311	33	279	Real estate corporation.....	2,281	180	2,101
9.0 to 10.9 percent.....	368	2	366	Real estate investment trust.....	164	9	155
11.0 to 12.9 percent.....	221	29	191	Financial institution.....	130	105	25
13.0 to 14.9 percent.....	171	-	171	Housing cooperative organization.....	184	26	158
15 percent or more.....	832	47	784	Other.....	456	61	396
Not reported or not computed.....	1,109	55	1,054	Not reported.....	39	6	32
Median.....	3.9	3.2	4.0				
Acquired 1970 and 1971 (part).....	1,099	78	1,022				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2g. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	6,643	6,643	-	838	838	-	5,805	5,805	-
2.....	1,085	-	1,085	21	-	21	1,064	-	1,064
3 or more.....	210	-	210	-	-	-	210	-	210
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	7,908	6,613	1,294	859	838	21	7,049	5,775	1,273
Contract to purchase.....	31	30	1	-	-	-	31	30	1
Origin of First Mortgage									
Mortgage made at time property acquired.....	5,148	4,591	557	707	707	-	4,442	3,885	557
Mortgage assumed at time property acquired.....	1,686	1,024	662	94	73	21	1,591	950	641
Mortgage placed later than acquisition of property.....	1,104	1,028	76	58	58	-	1,046	970	76
Refinanced mortgage: Same lender.....	587	559	28	49	49	-	538	510	28
Different lender.....	340	301	40	4	4	-	337	297	40
Mortgage placed on a property owned free and clear of debt.....	177	168	9	5	5	-	172	163	9
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	1,104	1,028	76	58	58	-	1,046	970	76
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	128	104	24	12	12	-	115	92	24
Secure better terms.....	270	264	6	28	28	-	242	236	6
Provide funds for additions, improvements, or repairs to this property.....	382	366	16	-	-	-	382	366	16
Provide funds for investment in other real estate.....	105	101	4	-	-	-	105	101	4
Provide funds for other types of investments.....	13	13	-	-	-	-	13	13	-
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	62	41	21	5	5	-	56	35	21
Not reported.....	145	139	6	12	12	-	133	127	6
Other properties.....	6,834	5,615	1,219	801	780	21	6,033	4,835	1,198
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	2,722	2,092	629	221	207	14	2,501	1,886	615
1967 and 1968.....	2,151	1,818	333	195	195	-	1,955	1,623	333
1965 and 1966.....	1,348	1,156	191	113	113	-	1,235	1,044	191
1960 to 1964.....	1,205	1,086	119	64	64	-	1,140	1,022	119
1955 to 1959.....	209	195	15	22	22	-	187	173	15
1950 to 1954.....	169	160	9	116	108	7	53	51	2
1949 or earlier.....	136	136	-	128	128	-	7	7	-
First Mortgage Loan									
Less than \$200,000.....	254	196	57	3	3	-	251	194	57
\$200,000 to \$299,999.....	391	305	86	16	2	14	375	303	72
\$300,000 to \$399,999.....	697	549	148	35	35	-	662	514	148
\$400,000 to \$499,999.....	1,052	832	221	56	56	-	997	776	221
\$500,000 to \$749,999.....	1,418	1,230	187	105	105	-	1,313	1,125	187
\$750,000 to \$999,999.....	1,078	909	169	99	99	-	979	810	169
\$1,000,000 to \$1,499,999.....	1,285	1,081	204	222	214	7	1,063	867	197
\$1,500,000 to \$1,999,999.....	734	630	103	143	143	-	590	487	103
\$2,000,000 to \$2,999,999.....	633	568	66	115	115	-	518	453	66
\$3,000,000 or more.....	398	343	54	65	65	-	330	277	54
Median.....dollars..	786,500	807,500	680,700	1,262,200	1,278,700	...	738,900	747,900	684,900
First Mortgage Outstanding Debt									
Less than \$200,000.....	632	535	97	5	5	-	627	530	97
\$200,000 to \$299,999.....	596	453	143	102	88	14	494	364	130
\$300,000 to \$399,999.....	993	872	120	74	74	-	919	799	120
\$400,000 to \$499,999.....	840	648	192	73	73	-	766	575	192
\$500,000 to \$749,999.....	1,242	1,026	215	81	73	7	1,161	953	208
\$750,000 to \$999,999.....	1,114	943	172	145	145	-	969	797	172
\$1,000,000 to \$1,499,999.....	1,092	916	176	117	117	-	975	799	176
\$1,500,000 to \$1,999,999.....	640	554	85	111	111	-	528	443	85
\$2,000,000 to \$2,999,999.....	482	433	49	106	106	-	375	327	49
\$3,000,000 or more.....	309	262	46	44	44	-	264	218	46
Median.....dollars..	683,000	698,200	610,400	913,900	932,200	...	657,800	666,400	618,200



Table 2g. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**South**

**MORTGAGE CHARACTERISTICS--Continued**

**Total Mortgage Outstanding Debt**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$200,000.....	554	535	19	5	5	-	549	530	19
\$200,000 to \$299,999.....	530	453	77	102	88	14	428	364	63
\$300,000 to \$399,999.....	1,013	872	141	74	74	-	940	799	141
\$400,000 to \$499,999.....	801	648	153	73	73	-	728	575	153
\$500,000 to \$749,999.....	1,266	1,026	240	73	73	-	1,193	953	240
\$750,000 to \$999,999.....	1,154	943	211	145	145	-	1,009	797	211
\$1,000,000 to \$1,499,999.....	1,117	916	200	125	117	7	992	799	193
\$1,500,000 to \$1,999,999.....	657	554	103	111	111	-	546	443	103
\$2,000,000 to \$2,999,999.....	510	433	77	106	106	-	404	327	77
\$3,000,000 or more.....	337	262	72	44	44	-	291	218	72
Median.....dollars..	711,400	698,200	770,200	926,700	932,200	***	687,500	666,400	773,900

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	741	716	25	512	491	21	229	225	4
5.0 percent.....	113	111	2	-	-	-	113	111	2
5.1 to 5.9 percent.....	750	709	41	124	124	-	626	585	41
6.0 percent.....	1,989	1,660	330	154	154	-	1,835	1,505	330
6.1 to 6.4 percent.....	607	454	153	9	9	-	598	445	153
6.5 to 6.9 percent.....	919	743	175	17	17	-	902	727	175
7.0 percent.....	476	366	111	8	8	-	469	358	111
7.1 to 7.4 percent.....	337	277	60	-	-	-	337	277	60
7.5 to 7.9 percent.....	744	551	193	23	23	-	721	528	193
8.0 percent.....	554	486	68	-	-	-	554	486	68
8.1 to 8.4 percent.....	231	156	75	-	-	-	231	156	75
8.5 to 8.9 percent.....	292	268	24	12	12	-	280	256	24
9.0 percent.....	52	37	15	-	-	-	52	37	15
9.1 to 9.9 percent.....	82	62	20	-	-	-	82	62	20
10.0 percent or more.....	49	47	2	-	-	-	49	47	2
Median.....	6.4	6.2	6.8	4.2	4.3	...	6.7	6.6	6.8

**Term of First Mortgage**

Less than 8 years.....	70	47	22	-	-	-	70	47	22
8 to 12 years.....	153	134	20	-	-	-	153	134	20
13 to 17 years.....	894	738	156	19	19	-	875	718	156
18 to 22 years.....	3,230	2,504	726	14	14	-	3,216	2,490	726
23 to 27 years.....	2,410	2,074	336	22	8	14	2,388	2,066	323
28 to 32 years.....	228	226	2	79	79	-	149	147	2
33 to 37 years.....	268	259	8	215	207	7	53	52	1
38 years or more.....	657	656	1	510	510	-	147	146	1
No stated term.....	28	6	23	-	-	-	28	6	23
Median.....	22.3	22.7	21.0	38.0+	38.0+	***	21.7	22.0	20.9

**Holder of First Mortgage**

Commercial bank or trust company.....	349	235	114	36	36	-	312	198	114
Mutual savings bank.....	395	355	40	94	94	-	301	261	40
Savings and loan association.....	946	808	138	3	3	-	943	805	138
Life insurance company.....	5,376	4,447	930	409	402	7	4,967	4,045	922
Mortgage company.....	92	64	28	-	-	-	92	64	28
Federal agency.....	431	416	15	166	153	14	265	264	1
Federal National Mortgage Association.....	52	52	-	46	46	-	6	6	-
Real estate or construction company.....	43	36	7	3	3	-	40	34	7
Individual or individual's estate.....	31	22	9	-	-	-	31	22	9
Other.....	223	208	15	101	101	-	122	107	15

Table 2g. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE CHARACTERISTICS--Continued</b>									
<b>Location of First Mortgage Holder</b>									
Property in Northeast region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
Lender in Northeast.....	4,081	3,381	700	417	410	7	3,664	2,971	692
Lender in North Central.....	549	383	166	26	26	-	523	357	166
Lender in South.....	3,082	2,707	374	415	402	14	2,666	2,306	361
Lender in West.....	28	22	7	-	-	-	28	22	7
Lender outside United States.....	196	148	48	-	-	-	196	148	48
Not reported.....	2	2	-	-	-	-	2	2	-
Property in West region.....	-	-	-	-	-	-	-	-	-
Lender in Northeast.....	-	-	-	-	-	-	-	-	-
Lender in North Central.....	-	-	-	-	-	-	-	-	-
Lender in South.....	-	-	-	-	-	-	-	-	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	-	-	-	-	-	-	-	-	-
Not reported.....	-	-	-	-	-	-	-	-	-
<b>Servicing of First Mortgage</b>									
Holder.....	3,753	3,175	578	451	444	7	3,302	2,731	570
Agent.....	4,185	3,468	718	408	394	14	3,778	3,074	704
<b>Holder's Acquisition of First Mortgage</b>									
Originated by holder.....	4,469	3,741	728	369	361	7	4,100	3,380	721
Purchased from present servicer.....	2,506	2,044	461	147	133	14	2,359	1,911	447
Purchased from someone else.....	833	728	105	307	307	-	526	421	105
Not reported.....	131	130	1	36	36	-	94	93	1
<b>First Mortgagee Participation in Property Income</b>									
Yes.....	490	389	101	-	-	-	490	389	101
No.....	7,448	6,254	1,194	859	838	21	6,590	5,416	1,173
Not reported.....	-	-	-	-	-	-	-	-	-
<b>First Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	6,823	5,607	1,216	801	780	21	6,022	4,827	1,195
Less than 40 percent.....	82	55	27	3	3	-	79	52	27
40 to 49 percent.....	134	89	45	-	-	-	134	89	45
50 to 59 percent.....	259	183	76	15	1	14	244	181	63
60 to 69 percent.....	619	414	205	10	10	-	609	404	205
70 to 79 percent.....	984	692	293	44	44	-	940	648	293
80 to 89 percent.....	1,612	1,328	283	100	100	-	1,512	1,228	283
90 to 94 percent.....	713	601	112	72	65	7	640	536	104
95 to 99 percent.....	617	588	29	123	123	-	495	465	29
100 percent or more.....	968	945	23	259	259	-	709	686	23
Not reported.....	836	713	123	176	176	-	660	537	123
Median.....	85	87	76	97	98	...	84	86	76
Other properties.....	1,116	1,036	79	58	58	-	1,058	979	79
<b>Total Mortgage Loan as Percent of Purchase Price</b>									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	6,823	5,607	1,216	801	780	21	6,022	4,827	1,195
Less than 40 percent.....	58	55	3	3	3	-	55	52	3
40 to 49 percent.....	97	89	8	-	-	-	97	89	8
50 to 59 percent.....	193	183	11	1	1	-	192	181	11
60 to 69 percent.....	438	414	24	24	10	14	414	404	11
70 to 79 percent.....	819	692	127	44	44	-	775	648	127
80 to 89 percent.....	1,634	1,328	306	100	100	-	1,534	1,228	306
90 to 94 percent.....	753	601	152	65	65	-	688	536	152
95 to 99 percent.....	817	588	229	123	123	-	694	465	229
100 percent or more.....	1,178	945	234	266	259	7	912	686	226
Not reported.....	836	713	123	176	176	-	660	537	123
Median.....	88	87	92	98	98	...	87	86	92
Other properties.....	1,116	1,036	79	58	58	-	1,058	979	79



Table 2g. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	257	230	27	11	11	-	246	219	27
20 to 29 percent.....	194	137	57	4	4	-	190	132	57
30 to 39 percent.....	385	303	83	80	72	7	305	230	75
40 to 49 percent.....	633	515	118	70	70	-	563	445	118
50 to 59 percent.....	996	747	248	66	53	14	929	695	235
60 to 69 percent.....	1,378	1,106	272	60	60	-	1,318	1,046	272
70 to 79 percent.....	1,311	1,121	190	60	60	-	1,252	1,062	190
80 to 89 percent.....	755	620	135	123	123	-	632	496	135
90 to 99 percent.....	552	528	24	139	139	-	413	388	24
100 percent or more.....	91	83	8	21	21	-	70	62	8
Not reported.....	1,386	1,254	132	223	223	-	1,163	1,030	132
Median.....	65	66	61	74	76	...	65	66	62

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	244	230	15	11	11	-	233	219	15
20 to 29 percent.....	150	137	13	4	4	-	145	132	13
30 to 39 percent.....	310	303	7	72	72	-	237	230	7
40 to 49 percent.....	578	515	62	70	70	-	507	445	62
50 to 59 percent.....	914	747	167	53	53	-	862	695	167
60 to 69 percent.....	1,355	1,106	249	81	60	21	1,274	1,046	228
70 to 79 percent.....	1,329	1,121	208	60	60	-	1,269	1,062	208
80 to 89 percent.....	832	620	213	123	123	-	709	496	213
90 to 99 percent.....	687	528	159	139	139	-	547	388	159
100 percent or more.....	154	83	71	21	21	-	133	62	71
Not reported.....	1,386	1,254	132	223	223	-	1,163	1,030	132
Median.....	67	66	73	74	76	...	67	66	73

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
Interest and principal.....	7,836	6,575	1,261	859	838	21	6,977	5,737	1,240
Fully amortized.....	7,081	5,992	1,088	859	838	21	6,222	5,154	1,067
Partially amortized.....	755	583	173	-	-	-	755	583	173
Principal only.....	1	1	-	-	-	-	1	1	-
Fully amortized.....	1	1	-	-	-	-	1	1	-
Partially amortized.....	-	-	-	-	-	-	-	-	-
Interest only.....	101	67	34	-	-	-	101	67	34
No regular payment required.....	-	-	-	-	-	-	-	-	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	7,836	6,575	1,261	859	838	21	6,977	5,737	1,240
Real estate taxes and property insurance.....	3,310	2,805	504	843	822	21	2,467	1,983	483
With no other items.....	2,235	1,804	431	2	2	-	2,234	1,803	431
With other items.....	1,074	1,001	73	841	820	21	233	181	52
Real estate taxes only.....	1,166	996	171	-	-	-	1,166	996	171
Property insurance only.....	16	11	5	-	-	-	16	11	5
Other combinations or no other items.....	3,344	2,763	581	16	16	-	3,328	2,747	581
No regular payments of interest and principal...	102	68	34	-	-	-	102	68	34

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
Less than \$50.....	2,811	2,344	467	499	477	21	2,312	1,866	446
\$50 to \$59.....	1,648	1,373	275	95	95	-	1,553	1,278	275
\$60 to \$69.....	1,440	1,161	279	65	65	-	1,375	1,097	279
\$70 to \$79.....	873	748	125	25	25	-	848	723	125
\$80 to \$89.....	405	343	61	52	52	-	353	291	61
\$90 to \$99.....	271	250	21	76	76	-	194	173	21
\$100 to \$119.....	256	227	29	41	41	-	216	187	29
\$120 to \$149.....	171	146	24	7	7	-	164	139	24
\$150 to \$174.....	47	36	11	-	-	-	47	36	11
\$175 to \$199.....	10	9	1	-	-	-	10	9	1
\$200 to \$249.....	4	3	1	-	-	-	4	3	1
\$250 to \$299.....	3	2	1	-	-	-	3	2	1
\$300 or more.....	-	-	-	-	-	-	-	-	-
Median.....dollars..	57	57	56	43	43	...	57	58	56
Mean.....dollars..	58	59	57	52	52	...	59	60	58
No regular payments required.....	-	-	-	-	-	-	-	-	-

Table 2g. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued</b>									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	7,938	6,643	1,295	859	838	21	7,079	5,805	1,274
Less than \$70.....	5,539	4,878	660	659	637	21	4,880	4,241	639
\$70 to \$79.....	962	748	214	25	25	-	937	723	214
\$80 to \$89.....	524	343	180	52	52	-	472	291	180
\$90 to \$99.....	290	250	40	76	76	-	214	173	40
\$100 to \$119.....	325	227	97	41	41	-	284	187	97
\$120 to \$149.....	212	146	66	7	7	-	206	139	66
\$150 to \$174.....	54	36	18	-	-	-	54	36	18
\$175 to \$199.....	15	9	6	-	-	-	15	9	6
\$200 to \$249.....	12	3	8	-	-	-	12	3	8
\$250 to \$299.....	5	2	4	-	-	-	5	2	4
\$300 or more.....	1	-	1	-	-	-	1	-	1
Median.....dollars..	50	47	68	45	46	...	50	48	69
Mean.....dollars..	61	59	73	52	52	...	62	60	74
No regular payments required.....	-	-	-	-	-	-	-	-	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	7,575	6,357	1,218	747	726	21	6,828	5,631	1,197
Delinquent (30 days or more).....	304	231	74	104	104	-	200	127	74
1 to 3 payments.....	227	156	70	65	65	-	162	92	70
4 or more payments.....	77	74	3	39	39	-	38	35	3
Foreclosure in process.....	8	7	1	-	-	-	8	7	1
Foreclosure not in process.....	69	67	2	39	39	-	30	28	2
Not reported.....	59	55	4	8	8	-	51	47	4
No regular payments required.....	-	-	-	-	-	-	-	-	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	6,844	5,931	913	770	763	7	6,074	5,168	906
Less than \$100.....	881	743	138	187	187	-	694	556	138
\$100 to \$199.....	3,172	2,815	357	345	338	7	2,827	2,477	350
\$200 to \$299.....	1,775	1,508	267	171	171	-	1,604	1,337	267
\$300 to \$349.....	285	239	46	20	20	-	265	219	46
\$350 to \$399.....	213	194	19	8	8	-	205	186	19
\$400 to \$449.....	73	60	13	22	22	-	52	38	13
\$450 to \$499.....	76	60	17	8	8	-	68	52	17
\$500 to \$549.....	17	17	-	2	2	-	15	15	-
\$550 to \$599.....	51	40	10	3	3	-	48	37	10
\$600 to \$699.....	30	29	1	4	4	-	26	25	1
\$700 to \$799.....	11	7	4	-	-	-	11	7	4
\$800 or more.....	16	14	2	-	-	-	16	14	2
Not reported.....	243	205	38	-	-	-	243	205	38
Median.....dollars..	176	175	183	157	157	...	178	177	184
Acquired 1970 and 1971 (part).....	1,095	712	382	89	75	14	1,006	637	369
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 20 percent.....	189	166	23	5	5	-	184	161	23
20 to 29 percent.....	571	431	140	61	54	7	510	378	132
30 to 39 percent.....	1,997	1,726	271	214	214	-	1,782	1,511	271
40 to 49 percent.....	2,210	1,887	323	253	253	-	1,956	1,634	323
50 to 59 percent.....	563	489	74	84	84	-	479	405	74
60 to 69 percent.....	225	210	15	36	36	-	189	174	15
70 to 79 percent.....	97	96	1	9	9	-	88	88	1
80 to 89 percent.....	102	102	-	10	10	-	92	92	-
90 to 99 percent.....	51	50	1	-	-	-	51	50	1
100 percent or more.....	118	117	1	-	-	-	118	117	1
Not reported or not computed.....	694	629	65	97	97	-	596	532	65
Median.....	41	41	39	42	42	...	41	41	39
Other properties.....	1,022	647	375	61	47	14	961	600	361

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2g. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 20 percent.....	169	166	3	5	5	-	164	161	3
20 to 29 percent.....	451	431	20	54	54	-	398	378	20
30 to 39 percent.....	1,893	1,726	167	214	214	-	1,679	1,511	167
40 to 49 percent.....	2,189	1,887	302	261	253	7	1,928	1,634	294
50 to 59 percent.....	670	489	181	84	84	-	586	405	181
60 to 69 percent.....	312	210	102	36	36	-	276	174	102
70 to 79 percent.....	127	96	31	9	9	-	118	88	31
80 to 89 percent.....	118	102	17	10	10	-	109	92	17
90 to 99 percent.....	72	50	22	-	-	-	72	50	22
100 percent or more.....	120	117	4	-	-	-	120	117	4
Not reported or not computed.....	694	629	65	97	97	-	596	532	65
Median.....	42	41	47	42	42	...	42	41	47
Other properties.....	1,022	647	375	61	47	14	961	600	361
Real Estate Tax Per \$1,000 Value									
Acquired before 1970.....	6,844	5,931	913	770	763	7	6,074	5,168	906
Less than \$10.....	546	453	93	106	106	-	440	347	93
\$10 to \$14.....	1,267	1,166	102	160	160	-	1,107	1,005	102
\$15 to \$19.....	1,713	1,404	309	150	150	-	1,563	1,254	309
\$20 to \$24.....	1,023	857	166	52	45	7	971	813	158
\$25 to \$29.....	433	360	74	65	65	-	368	294	74
\$30 to \$39.....	264	209	55	4	4	-	260	205	55
\$40 to \$49.....	76	66	10	-	-	-	76	66	10
\$50 to \$59.....	26	24	2	-	-	-	26	24	2
\$60 or more.....	13	12	1	-	-	-	13	12	1
Not reported or not computed.....	1,482	1,381	102	232	232	-	1,250	1,148	102
Median.....dollars..	17	17	18	15	14	...	17	17	18
Acquired 1970 and 1971 (part).....	1,095	712	382	89	75	14	1,006	637	369
Real Estate Tax as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 5 percent.....	98	74	23	11	11	-	87	63	23
5 to 9 percent.....	1,841	1,615	226	183	183	-	1,658	1,431	226
10 to 14 percent.....	2,782	2,316	466	269	261	7	2,513	2,055	458
15 to 19 percent.....	795	692	103	110	110	-	685	582	103
20 to 24 percent.....	251	233	18	65	65	-	186	168	18
25 to 29 percent.....	99	95	4	18	18	-	81	77	4
30 to 34 percent.....	24	24	-	-	-	-	24	24	-
35 to 39 percent.....	4	4	-	-	-	-	4	4	-
40 percent or more.....	70	68	2	-	-	-	70	68	2
Not reported or not computed.....	853	781	72	113	113	-	740	668	72
Median.....	11	11	11	12	12	...	11	11	11
Acquired 1970 and 1971 (part).....	1,022	647	375	61	47	14	961	600	361
Selected Owner Expenses as Percent of Rental Receipts									
Acquired before 1970 <sup>1</sup> .....	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 20 percent.....	60	60	-	-	-	-	60	60	-
20 to 29 percent.....	109	107	2	-	-	-	109	107	2
30 to 39 percent.....	265	245	20	44	44	-	221	201	20
40 to 49 percent.....	1,110	1,039	71	99	99	-	1,011	939	71
50 to 59 percent.....	2,163	1,856	307	158	151	7	2,005	1,705	300
60 to 69 percent.....	1,073	899	174	179	179	-	894	720	174
70 to 79 percent.....	472	336	136	118	118	-	354	218	136
80 to 89 percent.....	192	147	45	43	43	-	149	104	45
90 to 99 percent.....	105	78	27	14	14	-	91	64	27
100 to 109 percent.....	113	97	16	8	8	-	105	89	16
110 percent or more.....	253	227	27	10	10	-	244	217	27
Not reported or not computed.....	902	813	88	97	97	-	804	716	88
Median.....	56	55	60	61	62	...	56	55	60
Acquired 1970 and 1971 (part).....	1,022	647	375	61	47	14	961	600	361

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2g. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Location by Size of Place</b>									
Inside SMSA's.....	7,329	6,101	1,228	735	721	14	6,594	5,380	1,214
1,000,000 or more.....	464	354	110	14	14	-	450	340	110
250,000 to 999,999.....	2,331	1,969	361	233	233	-	2,098	1,736	361
50,000 to 249,999.....	2,198	1,771	427	243	229	14	1,955	1,542	413
10,000 to 49,999.....	1,041	855	187	100	100	-	941	754	187
Less than 10,000 and rural.....	1,295	1,152	143	145	145	-	1,150	1,007	143
Outside SMSA's.....	610	542	67	124	117	7	485	425	60
10,000 or more.....	398	363	34	45	37	7	353	326	27
2,500 to 9,999.....	163	130	33	80	80	-	84	51	33
Less than 2,500 and rural.....	49	49	-	-	-	-	49	49	-
<b>Number of Housing Units</b>									
50 to 74.....	2,432	2,033	399	132	132	-	2,300	1,901	399
75 to 99.....	1,599	1,306	293	120	120	-	1,479	1,186	293
100 to 149.....	1,808	1,508	300	250	236	14	1,559	1,272	287
150 to 199.....	883	749	134	153	145	7	730	603	127
200 to 299.....	734	629	105	137	137	-	597	492	105
300 to 499.....	343	293	50	57	57	-	286	236	50
500 to 999.....	129	119	10	10	10	-	119	110	10
1,000 or more.....	10	5	5	-	-	-	10	5	5
<b>Number of Buildings</b>									
1.....	3,421	2,738	683	255	255	-	3,166	2,483	683
2 to 4.....	1,159	995	164	92	92	-	1,066	902	164
5 or more.....	3,357	2,909	448	511	490	21	2,845	2,418	427
Not reported.....	2	2	-	-	-	-	2	2	-
<b>Manner of Acquisition</b>									
By purchase.....	7,899	6,607	1,292	859	838	21	7,040	5,769	1,271
Placed one new mortgage.....	5,400	5,137	262	763	763	-	4,636	4,374	262
Placed two or more new mortgages.....	566	213	353	1	1	-	565	212	353
Assumed mortgage(s) already on property.....	1,332	1,084	248	94	73	21	1,238	1,011	227
Assumed mortgage already on property and placed new mortgage.....	479	58	421	-	-	-	479	58	421
All cash.....	29	27	2	-	-	-	29	27	2
Borrowed other than with mortgage.....	50	45	5	-	-	-	50	45	5
Other.....	44	43	1	-	-	-	44	43	1
Not by purchase.....	35	32	3	-	-	-	35	32	3
Inheritance or gift.....	29	29	-	-	-	-	29	29	-
Other.....	7	3	3	-	-	-	7	3	3
Not reported.....	4	4	-	-	-	-	4	4	-
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	5,807	4,669	1,138	497	483	14	5,310	4,186	1,124
Cash.....	4,855	3,736	1,118	280	267	14	4,574	3,470	1,105
Sale of stocks, shares or other securities.....	466	304	162	7	7	-	459	297	162
Sale of land or other real estate.....	307	235	72	9	9	-	298	226	72
Owner's cash, bank deposits, share accounts, or bonds.....	2,923	2,341	582	163	163	-	2,760	2,178	582
Borrowing other than mortgage on this property.....	933	699	234	62	62	-	870	636	234
Other cash source or source not reported.....	226	157	69	39	25	14	187	132	55
Noncash.....	1,058	893	165	164	164	-	894	729	165
Land used for structure(s) on this property.....	643	579	64	69	69	-	574	510	64
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	172	125	47	40	40	-	132	85	47
Other noncash source or no downpayment.....	242	188	54	55	55	-	188	134	54
Not reported.....	841	737	103	110	110	-	730	627	103
Other properties.....	2,131	1,974	157	362	355	7	1,769	1,619	150
<b>Land and Building Acquisition</b>									
During same 12-month period.....	5,022	4,086	936	663	642	21	4,359	3,444	915
Acquired land previously.....	2,363	2,121	242	168	168	-	2,195	1,953	242
Land not owned by building owner.....	302	262	39	17	17	-	285	246	39
Not reported.....	252	174	78	11	11	-	241	163	78
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	2,280	1,660	620	208	194	14	2,072	1,466	606
1967 and 1968.....	2,230	1,871	358	229	229	-	2,001	1,642	358
1965 and 1966.....	1,308	1,146	162	60	60	-	1,248	1,085	162
1960 to 1964.....	1,224	1,100	124	60	60	-	1,164	1,040	124
1955 to 1959.....	305	287	18	24	24	-	280	262	18
1950 to 1954.....	222	219	3	126	126	-	96	93	3
1949 or earlier.....	370	361	9	152	144	7	218	216	2

<sup>2</sup>Detail does not add to total because owners reported more than one source.



Table 2g. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Year Built									
1969 and 1970 (part).....	1,234	954	280	147	147	-	1,087	806	280
1967 and 1968.....	1,845	1,555	290	217	217	-	1,628	1,338	290
1965 and 1966.....	1,342	1,117	225	53	53	-	1,289	1,064	225
1960 to 1964.....	1,694	1,405	290	65	65	-	1,629	1,339	290
1950 to 1959.....	715	635	79	150	136	14	565	499	65
1940 to 1949.....	584	516	68	190	182	7	395	334	60
1939 or earlier.....	318	293	25	20	20	-	298	273	25
Not reported.....	206	168	38	17	17	-	189	151	38
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	4,503	3,528	975	437	423	14	4,066	3,105	961
\$5,000 to \$7,499.....	173	106	67	26	12	14	147	94	53
\$7,500 to \$9,999.....	526	415	111	9	9	-	517	407	111
\$10,000 to \$12,499.....	1,295	999	297	24	24	-	1,271	975	297
\$12,500 to \$14,999.....	1,160	986	174	181	181	-	979	805	174
\$15,000 to \$17,499.....	486	356	129	95	95	-	391	262	129
\$17,500 to \$19,999.....	181	128	53	7	7	-	173	120	53
\$20,000 to \$24,999.....	114	81	34	8	8	-	107	73	34
\$25,000 to \$29,999.....	126	100	26	3	3	-	123	97	26
\$30,000 to \$34,999.....	43	32	11	2	2	-	41	30	11
\$35,000 to \$39,999.....	7	5	2	-	-	-	7	5	2
\$40,000 to \$49,999.....	6	3	2	1	1	-	5	2	2
\$50,000 or more.....	1	1	-	-	-	-	1	1	-
Not reported.....	15	13	3	-	-	-	15	13	3
Median.....dollars..	370	303	67	81	81	-	289	222	67
Other properties.....	10,200	10,200	9,800	11,600	11,700	***	9,900	9,900	9,900
Value	3,436	3,115	320	422	415	7	3,013	2,701	313
Value Per Housing Unit									
Less than \$300,000.....	132	120	11	-	-	-	132	120	11
\$300,000 to \$399,999.....	148	103	45	-	-	-	148	103	45
\$400,000 to \$499,999.....	457	353	103	33	20	14	423	334	90
\$500,000 to \$749,999.....	1,209	1,051	158	126	126	-	1,083	925	158
\$750,000 to \$999,999.....	932	712	220	42	42	-	890	669	220
\$1,000,000 to \$1,499,999.....	1,438	1,185	253	140	140	-	1,299	1,045	253
\$1,500,000 to \$1,999,999.....	840	705	135	102	95	7	738	611	127
\$2,000,000 to \$2,999,999.....	686	591	97	78	78	-	608	511	97
\$3,000,000 to \$4,999,999.....	472	371	101	87	87	-	385	284	101
\$5,000,000 or more.....	239	199	40	27	27	-	212	172	40
Not reported.....	1,386	1,254	132	223	223	-	1,163	1,030	132
Median.....dollars..	1,138,900	1,150,300	1,085,400	1,416,800	1,428,100	***	1,108,900	1,113,100	1,091,600
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	6,816	5,903	913	769	762	7	6,046	5,141	906
\$50 to \$59.....	145	140	5	3	3	-	142	137	5
\$60 to \$69.....	71	67	5	19	19	-	52	47	5
\$70 to \$79.....	155	155	-	54	54	-	102	102	-
\$80 to \$89.....	179	178	1	79	79	-	99	98	1
\$90 to \$99.....	310	253	57	22	22	-	288	231	57
\$100 to \$119.....	413	390	23	109	109	-	304	281	23
\$120 to \$149.....	857	750	107	166	158	7	691	592	99
\$150 to \$174.....	1,996	1,617	379	127	127	-	1,869	1,490	379
\$175 to \$199.....	1,031	896	135	29	29	-	1,002	867	135
\$200 to \$249.....	396	348	47	11	11	-	384	337	47
\$250 to \$299.....	293	258	35	30	30	-	263	228	35
\$300 or more.....	154	111	43	19	19	-	136	92	43
No rental receipts.....	122	111	11	4	4	-	118	107	11
Not reported.....	-	-	-	-	-	-	-	-	-
Median.....dollars..	694	629	65	97	97	-	596	532	65
Mean.....dollars..	133	133	137	105	105	***	136	136	138
Acquired 1970 and 1971 (part).....	139	138	147	114	114	***	142	141	147
	1,022	647	375	61	47	14	961	600	361

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2g. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

South	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price as Percent of Value									
Acquired by purchase.....	7,899	6,607	1,292	859	837	21	7,040	5,769	1,271
Purchased 1967 to 1971 (part).....	4,500	3,525	975	437	423	14	4,063	3,102	961
Less than 80 percent.....	931	786	145	24	24	-	908	762	145
80 to 89 percent.....	895	660	235	40	40	-	855	620	235
90 to 94 percent.....	454	332	121	45	45	-	409	287	121
95 to 99 percent.....	388	276	112	37	37	-	351	238	112
100 percent or more.....	1,342	1,052	289	186	172	14	1,156	880	276
Not reported.....	490	419	71	105	105	-	385	314	71
Median.....	91	91	92	89	92	...	90	90	92
Purchased 1960 to 1966.....	2,513	2,226	287	120	120	-	2,393	2,106	287
Less than 60 percent.....	180	165	15	13	13	-	167	152	15
60 to 79 percent.....	456	381	75	13	13	-	443	368	75
80 to 89 percent.....	505	451	54	18	18	-	487	433	54
90 to 99 percent.....	244	223	21	26	26	-	219	197	21
100 percent or more.....	294	252	41	14	14	-	280	238	41
Not reported.....	835	755	81	38	38	-	798	717	81
Median.....	84	84	82	89	89	-	83	84	82
Purchased 1959 or earlier.....	886	856	30	302	294	7	584	561	23
Less than 40 percent.....	31	31	-	-	-	-	31	31	-
40 to 59 percent.....	90	90	-	8	8	-	82	82	-
60 to 79 percent.....	127	124	3	56	56	-	71	68	3
80 to 99 percent.....	159	147	12	48	41	7	110	106	4
100 percent or more.....	195	193	1	83	83	-	112	110	1
Not reported.....	285	271	14	106	106	-	179	165	14
Median.....	86	86	...	93	94	...	83	83	...
Not acquired by purchase.....	39	36	3	-	-	-	39	36	3
Rental Receipts as Percent of Value									
Acquired before 1970 <sup>1</sup> .....	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 5 percent.....	52	50	2	-	-	-	52	50	2
5 to 9 percent.....	430	420	10	116	116	-	314	304	10
10 to 14 percent.....	1,805	1,525	280	262	262	-	1,543	1,262	280
15 to 19 percent.....	2,102	1,766	336	124	116	7	1,979	1,650	329
20 to 24 percent.....	519	405	114	35	35	-	484	370	114
25 to 29 percent.....	130	89	41	-	-	-	130	89	41
30 to 39 percent.....	90	86	4	-	-	-	90	86	4
40 percent or more.....	54	35	19	-	-	-	54	35	19
Not reported or not computed.....	1,632	1,526	106	232	232	-	1,400	1,294	106
Median.....	15	15	16	12	12	...	16	15	16
Acquired 1970 and 1971 (part).....	1,022	647	375	61	47	14	961	600	361
Rental Vacancy Losses as Percent of Potential Receipts									
Acquired before 1970 <sup>1</sup> .....	6,816	5,903	913	769	762	7	6,046	5,141	906
Less than 1.0 percent.....	1,078	995	83	165	165	-	913	830	83
1.0 to 2.9 percent.....	1,406	1,285	122	222	222	-	1,184	1,063	122
3.0 to 4.9 percent.....	874	762	112	61	61	-	813	701	112
5.0 to 6.9 percent.....	611	483	128	20	20	-	590	462	128
7.0 to 8.9 percent.....	279	212	67	48	40	7	231	172	59
9.0 to 10.9 percent.....	366	323	43	20	20	-	347	304	43
11.0 to 12.9 percent.....	191	177	16	52	52	-	140	124	16
13.0 to 14.9 percent.....	171	135	37	6	6	-	165	129	37
15 percent or more.....	784	617	168	50	50	-	734	566	168
Not reported or not computed.....	1,054	915	138	126	126	-	928	790	138
Median.....	4.0	3.6	5.7	1.9	1.9	...	4.2	3.9	5.6
Acquired 1970 and 1971 (part).....	1,022	647	375	61	47	14	961	600	361
OWNER CHARACTERISTICS									
Type of Owner									
Individual.....	2,188	1,770	419	59	59	-	2,129	1,710	419
Partnership.....	2,882	2,396	486	233	219	14	2,649	2,177	472
Real estate corporation.....	2,101	1,772	329	324	317	7	1,777	1,456	321
Real estate investment trust.....	155	139	16	26	26	-	130	114	16
Financial institution.....	25	23	2	3	3	-	23	21	2
Housing cooperative organization.....	158	154	4	34	34	-	124	120	4
Other.....	396	358	38	178	178	-	218	180	38
Not reported.....	32	30	2	2	2	-	30	28	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1h. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	4,493	473	4,020	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	1,287	42	1,246
Inside SMSA's.....	4,335	420	3,915	1967 and 1968.....	1,339	62	1,276
1,000,000 or more.....	520	63	457	1965 and 1966.....	518	17	501
250,000 to 999,999.....	1,231	236	996	1960 to 1964.....	835	34	801
50,000 to 249,999.....	1,393	79	1,314	1955 to 1959.....	172	65	108
10,000 to 49,999.....	739	36	703	1950 to 1954.....	105	60	45
Less than 10,000 and rural.....	452	8	444	1949 or earlier.....	237	193	44
Outside SMSA's.....	158	52	105	Not reported.....	-	-	-
10,000 or more.....	81	26	55	Year Built			
2,500 to 9,999.....	51	-	51	1969 and 1970 (part).....	591	8	583
Less than 2,500 and rural.....	26	26	-	1967 and 1968.....	575	2	573
Number of Housing Units				1965 and 1966.....	457	20	438
50 to 74.....	2,202	299	1,903	1960 to 1964.....	1,534	26	1,508
75 to 99.....	909	75	833	1950 to 1959.....	382	34	348
100 to 149.....	656	73	583	1940 to 1949.....	123	12	111
150 to 199.....	321	11	309	1939 or earlier.....	687	363	323
200 to 299.....	244	12	232	Not reported.....	144	8	137
300 to 499.....	112	1	111	Purchase Price Per Housing Unit			
500 to 999.....	47	-	47	Properties acquired by purchase 1967 to 1971 (part).....	2,586	72	2,514
1,000 or more.....	3	1	2	Less than \$5,000.....	196	57	139
Number of Buildings				\$5,000 to \$7,499.....	227	4	224
1.....	2,566	343	2,222	\$7,500 to \$9,999.....	601	7	594
2 to 4.....	774	39	735	\$10,000 to \$12,499.....	665	2	663
5 or more.....	1,152	89	1,063	\$12,500 to \$14,999.....	335	-	335
Not reported.....	1	1	-	\$15,000 to \$17,499.....	194	-	194
Manner of Acquisition				\$17,500 to \$19,999.....	113	-	113
By purchase.....	4,362	372	3,991	\$20,000 to \$24,999.....	33	3	30
Placed one new mortgage.....	2,478	130	2,349	\$25,000 to \$29,999.....	26	-	26
Placed two or more new mortgages.....	483	13	470	\$30,000 to \$34,999.....	30	-	30
Assumed mortgage(s) already on property.....	622	12	610	\$35,000 to \$39,999.....	-	-	-
Assumed mortgage already on property and placed new mortgage.....	501	-	501	\$40,000 to \$49,999.....	26	-	26
All cash.....	163	147	16	\$50,000 or more.....	37	-	37
Borrowed other than with mortgage.....	69	33	36	Not reported.....	103	-	103
Other.....	46	37	9	Median.....dollars..	10,800	3,200	10,900
Not by purchase.....	127	98	30	Other properties.....	1,907	401	1,506
Inheritance or gift.....	70	47	24	Value			
Other.....	57	51	6	Under \$300,000.....	328	209	120
Not reported.....	3	3	-	\$300,000 to \$399,999.....	103	10	93
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	166	8	158
Properties purchased 1965 to 1971 (part).....	3,085	74	3,012	\$500,000 to \$749,999.....	943	47	896
Cash.....	2,739	85	2,654	\$750,000 to \$999,999.....	578	5	573
Sale of stocks, shares or other securities.....	173	-	173	\$1,000,000 to \$1,499,999.....	858	35	823
Sale of land or other real estate.....	270	-	270	\$1,500,000 to \$1,999,999.....	352	8	345
Owner's cash, bank deposits, share accounts, or bonds.....	1,774	38	1,735	\$2,000,000 to \$2,999,999.....	340	8	332
Borrowing other than mortgage on this property.....	275	17	257	\$3,000,000 to \$4,999,999.....	211	6	205
Other cash source or source not reported.....	247	29	218	\$5,000,000 or more.....	193	3	190
Noncash.....	399	2	397	Not reported.....	421	133	287
Land used for structure(s) on this property.....	170	-	170	Median.....dollars..	964,300	256,800	1,016,400
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	49	-	49	Value Per Housing Unit			
Other noncash source or no downpayment.....	180	2	178	Less than \$5,000.....	366	221	145
Not reported.....	488	3	486	\$5,000 to \$7,499.....	287	37	249
Other properties.....	1,408	399	1,008	\$7,500 to \$9,999.....	671	25	646
Land and Building Acquisition				\$10,000 to \$12,499.....	1,075	21	1,054
During same 12-month period.....	3,478	407	3,071	\$12,500 to \$14,999.....	676	20	657
Acquired land previously.....	687	61	626	\$15,000 to \$17,499.....	444	1	443
Land not owned by building owner.....	203	-	203	\$17,500 to \$19,999.....	216	2	214
Not reported.....	126	5	120	\$20,000 to \$24,999.....	120	3	117
				\$25,000 to \$34,999.....	107	4	103
				\$35,000 to \$49,999.....	41	1	40
				\$50,000 or more.....	69	5	64
				Not reported.....	421	133	287
				Median.....dollars..	11,700	3,800	12,000

<sup>1</sup>Detail does not add to total because owners reported more than one source.

Table 1h. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	Total properties	Non-mortgaged properties	Mortgaged properties	West	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	3,731	439	3,292	Acquired before 1970.....	3,762	439	3,323
Less than \$50.....	178	106	72	Less than \$100.....	334	145	189
\$50 to \$59.....	144	97	47	\$100 to \$199.....	920	166	754
\$60 to \$69.....	94	34	59	\$200 to \$299.....	1,373	45	1,328
\$70 to \$79.....	139	52	86	\$300 to \$349.....	340	4	336
\$80 to \$89.....	158	14	144	\$350 to \$399.....	272	3	269
\$90 to \$99.....	165	47	118	\$400 to \$449.....	144	3	141
\$100 to \$119.....	509	12	497	\$450 to \$499.....	121	-	121
\$120 to \$149.....	1,094	13	1,081	\$500 to \$549.....	53	-	53
\$150 to \$174.....	508	18	491	\$550 to \$599.....	29	1	28
\$175 to \$199.....	227	13	214	\$600 to \$699.....	21	2	19
\$200 to \$249.....	141	-	141	\$700 to \$799.....	14	-	14
\$250 to \$299.....	70	2	68	\$800 or more.....	63	17	46
\$300 or more.....	57	1	56	Not reported.....	79	54	26
No rental receipts.....	-	-	-	Median.....dollars..	242	128	253
Not reported.....	248	30	218	Acquired 1970 and 1971 (part).....	731	34	697
Median.....dollars..	129	60	134	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	133	69	141	Acquired before 1970.....	3,762	439	3,323
Acquired 1970 and 1971 (part).....	697	32	665	Less than \$10.....	134	4	130
Purchase Price as Percent of Value				\$10 to \$14.....	248	14	234
Acquired by purchase.....	4,363	372	3,991	\$15 to \$19.....	568	47	520
Purchased 1967 to 1971 (part).....	2,586	72	2,514	\$20 to \$24.....	895	5	890
Less than 80 percent.....	604	5	599	\$25 to \$29.....	819	69	751
80 to 89 percent.....	436	13	423	\$30 to \$39.....	478	110	367
90 to 94 percent.....	339	2	337	\$40 to \$49.....	88	2	87
95 to 99 percent.....	278	-	278	\$50 to \$59.....	26	1	25
100 percent or more.....	781	52	729	\$60 or more.....	46	34	12
Not reported.....	147	-	147	Not reported or not computed.....	461	154	307
Median.....	92	69	92	Median.....dollars..	23	30	23
Purchased 1960 to 1966.....	1,328	30	1,298	Acquired 1970 and 1971 (part).....	731	34	697
Less than 60 percent.....	120	1	119	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	311	2	309	Acquired before 1970 <sup>2</sup> .....	3,731	439	3,292
80 to 89 percent.....	308	3	305	Less than 5 percent.....	69	17	52
90 to 99 percent.....	171	-	171	5 to 9 percent.....	211	30	181
100 percent or more.....	258	17	240	10 to 14 percent.....	928	121	807
Not reported.....	159	6	153	15 to 19 percent.....	1,372	117	1,255
Median.....	84	...	84	20 to 24 percent.....	471	7	464
Purchased 1959 or earlier.....	449	270	179	25 to 29 percent.....	178	20	158
Less than 40 percent.....	92	77	15	30 to 34 percent.....	28	4	24
40 to 59 percent.....	63	51	12	35 to 39 percent.....	30	4	25
60 to 79 percent.....	46	4	42	40 percent or more.....	97	36	60
80 to 99 percent.....	93	25	68	Not reported or not computed.....	348	83	265
100 percent or more.....	19	4	14	Median.....	16	15	16
Not reported.....	136	108	28	Acquired 1970 and 1971 (part).....	697	32	665
Median.....	60	41	81	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	131	102	30	Acquired before 1970 <sup>2</sup> .....	3,731	439	3,292
Rental Receipts as Percent of Value				Less than 20 percent.....	280	257	22
Acquired before 1970 <sup>2</sup> .....	3,731	439	3,292	20 to 29 percent.....	108	77	31
Less than 5 percent.....	86	27	58	30 to 39 percent.....	93	8	86
5 to 9 percent.....	267	11	256	40 to 49 percent.....	350	3	348
10 to 14 percent.....	1,362	51	1,310	50 to 59 percent.....	793	19	775
15 to 19 percent.....	1,108	56	1,051	60 to 69 percent.....	866	-	866
20 to 24 percent.....	242	82	161	70 to 79 percent.....	425	1	424
25 to 29 percent.....	66	43	23	80 to 89 percent.....	154	-	154
30 to 39 percent.....	25	16	9	90 to 99 percent.....	156	13	143
40 percent or more.....	35	1	34	100 to 109 percent.....	55	-	55
Not reported or not computed.....	540	152	388	110 percent or more.....	126	3	123
Median.....	14	19	14	Not reported or not computed.....	324	58	265
Acquired 1970 and 1971 (part).....	697	32	665	Median.....	60	14	62
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	697	32	665
Acquired before 1970 <sup>2</sup> .....	3,731	439	3,292	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	574	108	465	Type of Owner			
1.0 to 2.9 percent.....	601	40	560	Individual.....	1,447	178	1,269
3.0 to 4.9 percent.....	555	38	517	Partnership.....	2,045	144	1,902
5.0 to 6.9 percent.....	386	15	371	Real estate corporation.....	523	37	487
7.0 to 8.9 percent.....	244	6	238	Real estate investment trust.....	33	2	31
9.0 to 10.9 percent.....	308	61	247	Financial institution.....	63	39	25
11.0 to 12.9 percent.....	115	1	114	Housing cooperative organization.....	67	6	61
13.0 to 14.9 percent.....	104	42	62	Other.....	287	68	219
15 percent or more.....	379	49	330	Not reported.....	28	-	28
Not reported or not computed.....	464	78	386				
Median.....	4.7	4.8	4.6				
Acquired 1970 and 1971 (part).....	697	32	665				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2h. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	4,020	2,890	1,130	363	361	2	3,657	2,529	1,128
MORTGAGE CHARACTERISTICS									
Number of Mortgages									
1.....	2,890	2,890	-	361	361	...	2,529	2,529	-
2.....	1,025	-	1,025	2	-	...	1,023	-	1,023
3 or more.....	105	-	105	-	-	...	105	-	105
Form of Debt of First Mortgage									
Mortgage or deed of trust.....	3,903	2,801	1,102	363	361	...	3,540	2,440	1,100
Contract to purchase.....	117	89	28	-	-	...	117	89	28
Origin of First Mortgage									
Mortgage made at time property acquired.....	2,447	1,991	456	272	270	...	2,175	1,721	454
Mortgage assumed at time property acquired.....	970	410	561	59	59	...	912	351	561
Mortgage placed later than acquisition of property.....	603	490	114	33	33	...	571	457	114
Refinanced mortgage: Same lender.....	282	224	58	31	31	...	251	193	58
Different lender.....	228	178	51	1	1	...	227	176	51
Mortgage placed on a property owned free and clear of debt.....	92	87	5	-	-	...	92	87	5
Purpose of First Mortgage Placed Later Than Acquisition									
Mortgages placed later than acquisition of property.....	603	490	114	33	33	...	571	457	114
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	59	53	6	1	1	...	58	52	6
Secure better terms.....	106	68	38	1	1	...	105	67	38
Provide funds for additions, improvements, or repairs to this property.....	152	121	31	1	1	...	151	120	31
Provide funds for investment in other real estate.....	75	60	15	-	-	...	75	60	15
Provide funds for other types of investments.....	6	3	3	-	-	...	6	3	3
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-	-
Other reasons.....	85	76	9	-	-	...	85	76	9
Not reported.....	120	109	11	29	29	...	91	80	11
Other properties.....	3,417	2,401	1,016	330	329	...	3,087	2,072	1,015
Year First Mortgage Made or Assumed									
1969 to 1971 (part).....	1,462	991	472	91	89	...	1,371	901	470
1967 and 1968.....	1,302	918	385	61	61	...	1,241	857	385
1965 and 1966.....	520	394	127	71	71	...	450	323	127
1960 to 1964.....	685	541	144	112	112	...	573	429	144
1955 to 1959.....	22	20	2	3	3	...	19	17	2
1950 to 1954.....	20	19	1	17	17	...	3	2	1
1949 or earlier.....	9	9	-	9	9	...	-	-	-
First Mortgage Loan									
Less than \$200,000.....	286	232	54	-	-	...	286	232	54
\$200,000 to \$299,999.....	265	156	109	2	2	...	263	155	109
\$300,000 to \$399,999.....	424	290	134	4	4	...	420	286	134
\$400,000 to \$499,999.....	563	317	246	8	6	...	555	311	244
\$500,000 to \$749,999.....	839	560	279	44	44	...	795	516	279
\$750,000 to \$999,999.....	485	355	130	33	33	...	452	322	130
\$1,000,000 to \$1,499,999.....	453	368	85	96	96	...	357	272	85
\$1,500,000 to \$1,999,999.....	236	206	30	38	38	...	198	168	30
\$2,000,000 to \$2,999,999.....	253	206	47	55	55	...	197	150	47
\$3,000,000 or more.....	217	199	17	82	82	...	134	117	17
Median.....dollars..	640,700	700,800	520,200	1,474,500	1,479,400	...	595,800	636,100	521,000
First Mortgage Outstanding Debt									
Less than \$200,000.....	387	300	87	2	2	...	385	297	87
\$200,000 to \$299,999.....	385	240	145	8	8	...	377	232	145
\$300,000 to \$399,999.....	584	368	216	1	1	...	583	367	216
\$400,000 to \$499,999.....	492	315	176	5	3	...	487	312	174
\$500,000 to \$749,999.....	783	547	235	81	81	...	701	466	235
\$750,000 to \$999,999.....	347	245	102	12	12	...	335	233	102
\$1,000,000 to \$1,499,999.....	388	308	79	92	92	...	296	216	79
\$1,500,000 to \$1,999,999.....	267	234	33	38	38	...	229	196	33
\$2,000,000 to \$2,999,999.....	194	150	44	52	52	...	142	98	44
\$3,000,000 or more.....	195	183	12	72	72	...	124	112	12
Median.....dollars..	552,100	601,600	466,200	1,391,200	1,396,300	...	499,400	530,000	466,400

Table 2h. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	333	300	33	2	2	...	330	297	33
\$200,000 to \$299,999.....	295	240	56	8	8	...	288	232	56
\$300,000 to \$399,999.....	539	368	171	1	1	...	538	367	171
\$400,000 to \$499,999.....	493	315	177	3	3	...	490	312	177
\$500,000 to \$749,999.....	815	547	268	83	81	...	732	466	266
\$750,000 to \$999,999.....	433	245	188	12	12	...	420	233	188
\$1,000,000 to \$1,499,999.....	428	308	120	92	92	...	336	216	120
\$1,500,000 to \$1,999,999.....	275	234	42	38	38	...	237	196	42
\$2,000,000 to \$2,999,999.....	197	150	47	52	52	...	145	98	47
\$3,000,000 or more.....	212	183	29	72	72	...	141	112	29
Median.....dollars..	607,500	601,600	619,500	1,391,200	1,396,300	...	562,500	530,000	619,400
Interest Rate on First Mortgage									
Less than 5.0 percent.....	170	168	3	102	102	...	68	66	3
5.0 percent.....	7	6	1	-	-	...	7	6	1
5.1 to 5.9 percent.....	347	334	13	199	199	...	148	135	13
6.0 percent.....	464	293	171	4	4	...	460	289	171
6.1 to 6.4 percent.....	219	145	74	-	-	...	219	145	74
6.5 to 6.9 percent.....	957	657	300	24	24	...	932	633	300
7.0 percent.....	278	164	113	-	-	...	278	164	113
7.1 to 7.4 percent.....	280	191	89	1	1	...	279	190	89
7.5 to 7.9 percent.....	451	311	140	18	18	...	433	293	140
8.0 percent.....	240	179	61	2	-	...	238	179	59
8.1 to 8.4 percent.....	126	88	39	-	-	...	126	88	39
8.5 to 8.9 percent.....	190	144	46	13	13	...	177	131	46
9.0 percent.....	129	90	40	-	-	...	129	90	40
9.1 to 9.9 percent.....	99	73	26	-	-	...	99	73	26
10.0 percent or more.....	63	49	14	-	-	...	63	49	14
Median.....	6.9	6.9	7.0	5.5	5.5	...	7.0	7.0	7.0
Term of First Mortgage									
Less than 8 years.....	85	81	3	-	-	...	85	81	3
8 to 12 years.....	101	92	9	-	-	...	101	92	9
13 to 17 years.....	264	167	97	-	-	...	264	167	97
18 to 22 years.....	1,109	758	351	-	-	...	1,109	758	351
23 to 27 years.....	1,763	1,166	597	8	6	...	1,756	1,160	595
28 to 32 years.....	153	104	49	14	14	...	139	90	49
33 to 37 years.....	47	46	1	21	21	...	26	25	1
38 years or more.....	452	449	3	321	321	...	131	128	3
No stated term.....	46	27	20	-	-	...	46	27	20
Median.....	24.2	24.4	23.7	38.0+	38.0+	...	23.7	23.6	23.7
Holder of First Mortgage									
Commercial bank or trust company.....	248	182	66	8	8	...	240	174	66
Mutual savings bank.....	210	164	46	39	39	...	171	125	46
Savings and loan association.....	1,764	1,169	595	2	2	...	1,762	1,167	595
Life insurance company.....	1,126	726	400	112	110	...	1,014	616	398
Mortgage company.....	21	15	6	1	1	...	20	14	6
Federal agency.....	225	225	-	72	72	...	153	153	-
Federal National Mortgage Association.....	41	41	-	41	41	...	-	-	-
Real estate or construction company.....	56	55	1	-	-	...	56	55	1
Individual or individual's estate.....	165	158	7	-	-	...	165	158	7
Other.....	163	154	9	87	87	...	76	67	9



Table 2h. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-
Property in North Central region.....	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-
Property in South region.....	-	-	-	-	-	...	-	-	-
Lender in Northeast.....	-	-	-	-	-	...	-	-	-
Lender in North Central.....	-	-	-	-	-	...	-	-	-
Lender in South.....	-	-	-	-	-	...	-	-	-
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	-	-	-	-	-	...	-	-	-
Not reported.....	-	-	-	-	-	...	-	-	-
Property in West region.....	4,020	2,890	1,130	363	361	...	3,657	2,529	1,128
Lender in Northeast.....	1,044	672	373	142	140	...	903	532	371
Lender in North Central.....	256	212	44	79	79	...	177	133	44
Lender in South.....	289	283	7	116	116	...	174	167	7
Lender in West.....	2,367	1,684	683	23	23	...	2,343	1,660	683
Lender outside United States.....	63	39	24	2	2	...	61	37	24
Not reported.....	1	1	-	1	1	...	-	-	-
Servicing of First Mortgage									
Holder.....	2,875	2,052	823	109	109	...	2,765	1,943	823
Agent.....	1,146	838	307	254	252	...	892	587	305
Holder's Acquisition of First Mortgage									
Originated by holder.....	2,822	2,007	815	62	62	...	2,760	1,945	815
Purchased from present servicer.....	720	480	239	99	98	...	620	383	238
Purchased from someone else.....	447	379	69	195	195	...	252	184	69
Not reported.....	31	24	7	6	6	...	25	18	7
First Mortgagee Participation in Property Income									
Yes.....	202	148	55	-	-	...	202	148	55
No.....	3,818	2,742	1,075	363	361	...	3,455	2,381	1,074
Not reported.....	-	-	-	-	-	...	-	-	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,412	2,399	1,013	330	329	...	3,081	2,070	1,011
Less than 40 percent.....	80	26	54	-	-	...	80	26	54
40 to 49 percent.....	107	37	70	-	-	...	107	37	70
50 to 59 percent.....	205	59	146	1	1	...	204	58	146
60 to 69 percent.....	441	234	207	7	7	...	434	226	207
70 to 79 percent.....	765	428	337	27	25	...	738	403	335
80 to 89 percent.....	805	695	109	93	93	...	712	603	109
90 to 94 percent.....	359	311	47	48	48	...	310	263	47
95 to 99 percent.....	248	231	17	89	89	...	159	142	17
100 percent or more.....	247	238	8	59	59	...	188	180	8
Not reported.....	155	139	16	7	7	...	149	133	16
Median.....	80	84	70	93	93	...	78	83	70
Other properties.....	609	492	117	33	33	...	576	459	117
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,412	2,399	1,013	330	329	...	3,081	2,070	1,011
Less than 40 percent.....	26	26	-	-	-	...	26	26	-
40 to 49 percent.....	51	37	14	-	-	...	51	37	14
50 to 59 percent.....	65	59	6	1	1	...	64	58	6
60 to 69 percent.....	294	234	60	7	7	...	287	226	60
70 to 79 percent.....	561	428	133	25	25	...	536	403	133
80 to 89 percent.....	1,080	695	385	93	93	...	987	603	385
90 to 94 percent.....	465	311	154	48	48	...	417	263	154
95 to 99 percent.....	323	231	92	91	89	...	232	142	90
100 percent or more.....	392	238	153	59	59	...	333	180	153
Not reported.....	155	139	16	7	7	...	149	133	16
Median.....	85	84	87	93	93	...	85	83	87
Other properties.....	609	492	117	33	33	...	576	459	117

Table 2h. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**West**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	178	128	50	3	3	...	175	124	50
20 to 29 percent.....	112	72	40	5	5	...	107	67	40
30 to 39 percent.....	207	130	77	4	4	...	203	126	77
40 to 49 percent.....	472	277	195	24	24	...	448	253	195
50 to 59 percent.....	720	486	234	30	30	...	690	456	234
60 to 69 percent.....	778	485	293	41	39	...	737	446	291
70 to 79 percent.....	616	467	148	93	93	...	522	374	148
80 to 89 percent.....	360	325	34	61	61	...	298	264	34
90 to 99 percent.....	197	182	15	52	52	...	145	130	15
100 percent or more.....	93	92	1	30	30	...	63	62	1
Not reported.....	287	247	40	19	19	...	269	228	40
Median.....	62	64	57	76	77	...	60	62	57

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	143	128	15	3	3	...	139	124	15
20 to 29 percent.....	74	72	2	5	5	...	69	67	2
30 to 39 percent.....	156	130	25	4	4	...	151	126	25
40 to 49 percent.....	316	277	39	24	24	...	292	253	39
50 to 59 percent.....	645	486	159	30	30	...	615	456	159
60 to 69 percent.....	729	485	244	39	39	...	690	446	244
70 to 79 percent.....	809	467	342	95	93	...	714	374	340
80 to 89 percent.....	496	325	171	61	61	...	435	264	171
90 to 99 percent.....	237	182	55	52	52	...	185	130	55
100 percent or more.....	128	92	37	30	30	...	98	62	37
Not reported.....	287	247	40	19	19	...	269	228	40
Median.....	67	64	71	76	77	...	66	62	71

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	4,020	2,890	1,130	363	361	...	3,657	2,529	1,128
Interest and principal.....	3,938	2,827	1,111	363	361	...	3,575	2,466	1,109
Fully amortized.....	3,656	2,626	1,030	363	361	...	3,293	2,264	1,028
Partially amortized.....	282	201	81	-	-	...	282	201	81
Principal only.....	5	5	-	-	-	...	5	5	-
Fully amortized.....	5	5	-	-	-	...	5	5	-
Partially amortized.....	-	-	-	-	-	...	-	-	-
Interest only.....	78	59	19	-	-	...	78	59	19
No regular payment required.....	-	-	-	-	-	...	-	-	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	3,938	2,827	1,111	363	361	...	3,575	2,466	1,109
Real estate taxes and property insurance.....	1,231	898	333	357	355	...	875	543	332
With no other items.....	821	498	322	-	-	...	821	498	322
With other items.....	411	400	11	357	355	...	54	45	9
Real estate taxes only.....	409	247	162	-	-	...	409	247	162
Property insurance only.....	37	31	6	-	-	...	37	31	6
Other combinations or no other items.....	2,261	1,651	611	6	6	...	2,255	1,645	611
No regular payments of interest and principal...	82	63	19	-	-	...	82	63	19

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	4,020	2,890	1,130	363	361	...	3,657	2,529	1,128
Less than \$50.....	1,530	1,179	352	125	125	...	1,405	1,053	352
\$50 to \$59.....	611	350	261	69	67	...	542	283	259
\$60 to \$69.....	625	390	235	25	25	...	601	366	235
\$70 to \$79.....	430	339	90	35	35	...	394	304	90
\$80 to \$89.....	297	196	101	23	23	...	274	173	101
\$90 to \$99.....	216	182	35	53	53	...	163	129	35
\$100 to \$119.....	120	79	41	13	13	...	107	66	41
\$120 to \$149.....	62	53	9	11	11	...	51	42	9
\$150 to \$174.....	29	25	3	5	5	...	24	21	3
\$175 to \$199.....	10	9	1	5	5	...	6	5	1
\$200 to \$249.....	28	27	2	-	-	...	28	27	2
\$250 to \$299.....	49	49	-	-	-	...	49	49	-
\$300 or more.....	13	13	-	-	-	...	13	13	-
Median.....dollars..	57	57	58	58	58	...	57	57	58
Mean.....dollars..	64	66	60	67	67	...	64	65	60
No regular payments required.....	-	-	-	-	-	...	-	-	-



Table 2h. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
		First mortgage only	With junior mortgage		First mortgage only	With junior mortgage		First mortgage only	With junior mortgage
	Total			Total			Total		
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	4,020	2,890	1,130	363	361	...	3,657	2,529	1,128
Less than \$70.....	2,417	1,919	498	217	217	...	2,201	1,703	498
\$70 to \$79.....	576	339	236	37	35	...	538	304	235
\$80 to \$89.....	286	196	90	23	23	...	263	173	90
\$90 to \$99.....	292	182	111	53	53	...	240	129	111
\$100 to \$119.....	186	79	107	13	13	...	173	66	107
\$120 to \$149.....	126	53	73	11	11	...	115	42	73
\$150 to \$174.....	32	25	6	5	5	...	27	21	6
\$175 to \$199.....	14	9	4	5	5	...	9	5	4
\$200 to \$249.....	30	27	4	-	-	...	30	27	4
\$250 to \$299.....	49	49	-	-	-	...	49	49	-
\$300 or more.....	13	13	-	-	-	...	13	13	-
Median.....dollars..	58	52	72	58	58	...	58	52	72
Mean.....dollars..	68	66	75	67	67	...	69	65	75
No regular payments required.....	-	-	-	-	-	...	-	-	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	3,878	2,793	1,085	345	344	...	3,532	2,449	1,083
Delinquent (30 days or more).....	122	78	44	16	16	...	106	62	44
1 to 3 payments.....	78	57	21	16	16	...	62	41	21
4 or more payments.....	44	21	23	-	-	...	44	21	23
Foreclosure in process.....	22	5	17	-	-	...	22	5	17
Foreclosure not in process.....	22	17	6	-	-	...	22	17	6
Not reported.....	20	19	1	1	1	...	19	18	1
No regular payments required.....	-	-	-	-	-	...	-	-	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	3,323	2,452	871	321	319	...	3,002	2,133	869
Less than \$100.....	189	174	15	35	35	...	154	139	15
\$100 to \$199.....	754	606	149	47	47	...	708	559	149
\$200 to \$299.....	1,328	887	441	151	151	...	1,177	736	441
\$300 to \$349.....	336	244	92	20	18	...	316	226	91
\$350 to \$399.....	269	207	62	15	15	...	254	192	62
\$400 to \$449.....	141	100	41	18	18	...	123	82	41
\$450 to \$499.....	121	91	30	9	9	...	112	82	30
\$500 to \$549.....	53	44	8	10	10	...	43	35	8
\$550 to \$599.....	28	21	6	-	-	...	28	21	6
\$600 to \$699.....	19	16	3	3	3	...	16	13	3
\$700 to \$799.....	14	8	6	1	1	...	13	7	6
\$800 or more.....	46	42	4	12	12	...	34	30	4
Not reported.....	26	13	12	1	1	...	25	12	12
Median.....dollars..	253	249	260	251	251	...	253	249	260
Acquired 1970 and 1971 (part).....	697	438	259	42	42	...	655	396	259
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 20 percent.....	130	90	40	4	4	...	126	86	40
20 to 29 percent.....	277	200	78	19	19	...	258	181	78
30 to 39 percent.....	1,007	666	342	62	62	...	945	604	342
40 to 49 percent.....	931	725	206	126	124	...	806	602	204
50 to 59 percent.....	443	324	119	34	34	...	409	290	119
60 to 69 percent.....	128	106	22	24	24	...	104	82	22
70 to 79 percent.....	32	14	19	4	4	...	29	10	19
80 to 89 percent.....	46	32	14	-	-	...	46	32	14
90 to 99 percent.....	9	7	2	-	-	...	9	7	2
100 percent or more.....	71	70	1	34	34	...	36	35	1
Not reported or not computed.....	218	188	30	15	15	...	203	173	30
Median.....	41	42	38	45	45	...	40	41	38
Other properties.....	665	406	259	42	42	...	623	364	259

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2h. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**West**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages  
as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 20 percent.....	91	90	1	4	4	...	87	86	1
20 to 29 percent.....	211	200	11	19	19	...	192	181	11
30 to 39 percent.....	788	666	123	62	62	...	726	604	123
40 to 49 percent.....	1,055	725	330	124	124	...	932	602	330
50 to 59 percent.....	512	324	188	35	34	...	477	290	186
60 to 69 percent.....	166	106	60	24	24	...	143	82	60
70 to 79 percent.....	101	14	87	4	4	...	97	10	87
80 to 89 percent.....	50	32	19	-	-	...	50	32	19
90 to 99 percent.....	14	7	7	-	-	...	14	7	7
100 percent or more.....	85	70	15	34	34	...	51	35	15
Not reported or not computed.....	218	188	30	15	15	...	203	173	30
Median.....	44	42	48	45	45	...	44	41	48
Other properties.....	665	406	259	42	42	...	623	364	259

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	3,323	2,452	871	321	319	...	3,002	2,133	869
Less than \$10.....	130	108	22	47	47	...	83	62	22
\$10 to \$14.....	234	198	36	23	23	...	211	175	36
\$15 to \$19.....	520	396	124	94	94	...	426	302	124
\$20 to \$24.....	890	617	273	83	83	...	807	534	273
\$25 to \$29.....	751	474	277	35	33	...	716	441	275
\$30 to \$39.....	367	281	87	12	12	...	355	269	87
\$40 to \$49.....	87	82	4	7	7	...	80	75	4
\$50 to \$59.....	25	22	3	1	1	...	24	21	3
\$60 or more.....	12	12	-	-	-	...	12	12	-
Not reported or not computed.....	307	261	46	21	21	...	287	241	46
Median.....dollars..	23	23	24	19	19	...	23	23	24
Acquired 1970 and 1971 (part).....	697	438	259	42	42	...	655	396	259

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 5 percent.....	52	52	-	27	27	...	25	25	-
5 to 9 percent.....	181	130	51	16	16	...	164	113	51
10 to 14 percent.....	807	625	182	37	37	...	770	587	182
15 to 19 percent.....	1,255	862	394	125	125	...	1,131	737	394
20 to 24 percent.....	464	305	159	69	67	...	395	238	157
25 to 29 percent.....	158	137	21	15	15	...	143	122	21
30 to 34 percent.....	24	19	5	3	3	...	20	16	5
35 to 39 percent.....	25	8	18	-	-	...	25	8	18
40 percent or more.....	60	56	4	11	11	...	50	45	4
Not reported or not computed.....	265	228	37	18	18	...	247	210	37
Median.....	16	16	17	17	17	...	16	16	17
Acquired 1970 and 1971 (part).....	665	406	259	42	42	...	623	364	259

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 20 percent.....	22	22	-	-	-	...	22	22	-
20 to 29 percent.....	31	31	-	1	1	...	30	30	-
30 to 39 percent.....	86	80	6	6	6	...	80	74	6
40 to 49 percent.....	348	315	32	11	11	...	337	305	32
50 to 59 percent.....	775	580	195	58	58	...	717	522	195
60 to 69 percent.....	866	597	269	91	91	...	775	506	269
70 to 79 percent.....	424	288	136	62	62	...	362	227	136
80 to 89 percent.....	154	97	57	19	17	...	135	80	55
90 to 99 percent.....	143	67	76	4	4	...	139	63	76
100 to 109 percent.....	55	34	21	20	20	...	35	14	21
110 percent or more.....	123	86	38	34	34	...	89	51	38
Not reported or not computed.....	265	224	42	15	15	...	250	208	42
Median.....	62	61	66	68	68	...	62	59	66
Acquired 1970 and 1971 (part).....	665	406	259	42	42	...	623	364	259

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2h. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS									
Location by Size of Place									
Inside SMSA's.....	3,915	2,816	1,099	363	361	...	3,552	2,455	1,097
1,000,000 or more.....	457	297	160	22	22	...	436	275	160
250,000 to 999,999.....	996	728	267	127	127	...	869	601	267
50,000 to 249,999.....	1,314	913	402	111	111	...	1,204	802	402
10,000 to 49,999.....	703	537	166	78	78	...	626	460	166
Less than 10,000 and rural.....	444	340	104	26	24	...	418	316	102
Outside SMSA's.....	105	75	31	-	-	...	105	75	31
10,000 or more.....	55	24	31	-	-	...	55	24	31
2,500 to 9,999.....	51	51	-	-	-	...	51	51	-
Less than 2,500 and rural.....	-	-	-	-	-	...	-	-	-
Number of Housing Units									
50 to 74.....	1,903	1,316	587	58	56	...	1,846	1,261	585
75 to 99.....	833	559	275	81	81	...	752	478	275
100 to 149.....	583	424	158	61	61	...	521	363	158
150 to 199.....	309	273	36	58	58	...	251	215	36
200 to 299.....	232	175	57	56	56	...	176	119	57
300 to 499.....	111	99	11	37	37	...	74	63	11
500 to 999.....	47	41	6	13	13	...	34	28	6
1,000 or more.....	2	2	-	-	-	...	2	2	-
Number of Buildings									
1.....	2,222	1,614	608	132	132	...	2,090	1,482	608
2 to 4.....	735	439	296	36	36	...	699	403	296
5 or more.....	1,063	838	225	194	193	...	868	645	223
Not reported.....	-	-	-	-	-	...	-	-	-
Manner of Acquisition									
By purchase.....	3,991	2,864	1,127	363	361	...	3,628	2,503	1,125
Placed one new mortgage.....	2,349	2,156	193	274	272	...	2,075	1,883	191
Placed two or more new mortgages.....	470	135	335	4	4	...	466	131	335
Assumed mortgage(s) already on property.....	610	464	146	61	61	...	549	403	146
Assumed mortgage already on property and placed new mortgage.....	501	53	449	1	1	...	500	52	449
All cash.....	16	16	-	-	-	...	16	16	-
Borrowed other than with mortgage.....	36	34	2	22	22	...	14	12	2
Other.....	9	7	2	1	1	...	8	6	2
Not by purchase.....	30	26	3	-	-	...	30	26	3
Inheritance or gift.....	24	22	2	-	-	...	24	22	2
Other.....	6	4	2	-	-	...	6	4	2
Not reported.....	-	-	-	-	-	...	-	-	-
Source of Downpayment									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	3,012	2,076	936	214	212	...	2,798	1,864	934
Cash.....	2,654	1,675	979	173	170	...	2,481	1,506	975
Sale of stocks, shares or other securities.....	173	64	110	3	1	...	171	63	108
Sale of land or other real estate.....	270	182	88	29	29	...	241	153	88
Owner's cash, bank deposits, share accounts, or bonds.....	1,735	1,164	572	102	102	...	1,633	1,061	572
Borrowing other than mortgage on this property.....	257	113	144	6	4	...	251	110	142
Other cash source or source not reported.....	218	153	65	33	33	...	185	119	65
Noncash.....	397	340	57	69	69	...	328	270	57
Land used for structure(s) on this property.....	170	154	16	18	18	...	151	136	16
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	49	40	10	23	23	...	26	17	10
Other noncash source or no downpayment.....	178	146	32	28	28	...	150	118	32
Not reported.....	486	377	109	42	42	...	443	334	109
Other properties.....	1,008	814	194	149	149	...	859	665	194
Land and Building Acquisition									
During same 12-month period.....	3,071	2,087	984	251	249	...	2,820	1,838	982
Acquired land previously.....	626	555	71	100	100	...	526	455	71
Land not owned by building owner.....	203	161	43	7	7	...	196	153	43
Not reported.....	120	88	33	5	5	...	115	83	33
Year Property Acquired									
1969 to 1971 (part).....	1,246	838	407	85	85	...	1,161	753	407
1967 and 1968.....	1,276	897	379	66	64	...	1,211	833	377
1965 and 1966.....	501	348	153	65	65	...	436	283	153
1960 to 1964.....	801	618	183	98	98	...	704	520	183
1955 to 1959.....	108	103	5	24	24	...	84	79	5
1950 to 1954.....	45	44	1	18	18	...	27	26	1
1949 or earlier.....	44	42	1	9	9	...	35	34	1

<sup>2</sup>Detail does not add to total because owners reported more than one source.

Table 2h. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Year Built									
1969 and 1970 (part).....	583	423	160	62	62	...	521	361	160
1967 and 1968.....	573	459	114	44	42	...	528	416	112
1965 and 1966.....	438	311	127	70	70	...	367	241	127
1960 to 1964.....	1,508	1,005	503	100	100	...	1,408	905	503
1950 to 1959.....	348	259	88	69	69	...	279	190	88
1940 to 1949.....	111	75	36	15	15	...	96	59	36
1939 or earlier.....	323	243	80	1	1	...	322	242	80
Not reported.....	137	115	21	-	-	...	137	115	21
Purchase Price Per Housing Unit									
Properties acquired by purchase 1967 to									
1971 (part).....	2,514	1,729	785	150	149	...	2,363	1,581	783
Less than \$5,000.....	139	135	4	-	-	...	139	135	4
\$5,000 to \$7,499.....	224	190	33	6	6	...	218	185	33
\$7,500 to \$9,999.....	594	400	194	23	21	...	571	378	192
\$10,000 to \$12,499.....	663	396	266	20	20	...	643	377	266
\$12,500 to \$14,999.....	335	183	152	32	32	...	303	151	152
\$15,000 to \$17,499.....	194	124	70	32	32	...	162	92	70
\$17,500 to \$19,999.....	113	68	45	27	27	...	86	41	45
\$20,000 to \$24,999.....	30	24	6	2	2	...	28	22	6
\$25,000 to \$29,999.....	26	22	4	4	4	...	23	18	4
\$30,000 to \$34,999.....	30	26	4	3	3	...	27	23	4
\$35,000 to \$39,999.....	-	-	-	-	-	...	-	-	-
\$40,000 to \$49,999.....	26	26	-	1	1	...	25	25	-
\$50,000 or more.....	37	37	-	-	-	...	37	37	-
Not reported.....	103	98	6	1	1	...	102	96	6
Median.....dollars..	10,900	10,600	11,500	14,600	14,600	...	10,800	10,300	11,500
Other properties.....	1,506	1,161	345	213	213	...	1,294	949	345
Value									
Less than \$300,000.....	120	115	4	-	-	...	120	115	4
\$300,000 to \$399,999.....	93	76	17	-	-	...	93	76	17
\$400,000 to \$499,999.....	158	112	46	3	3	...	155	109	46
\$500,000 to \$749,999.....	896	569	327	35	33	...	861	536	325
\$750,000 to \$999,999.....	573	399	174	44	44	...	529	355	174
\$1,000,000 to \$1,499,999.....	823	495	328	36	36	...	787	459	328
\$1,500,000 to \$1,999,999.....	345	273	72	64	64	...	280	208	72
\$2,000,000 to \$2,999,999.....	332	275	55	69	69	...	262	206	55
\$3,000,000 to \$4,999,999.....	205	167	39	36	36	...	170	130	39
\$5,000,000 or more.....	190	163	27	56	56	...	133	106	27
Not reported.....	287	247	40	19	19	...	269	228	40
Median.....dollars..	1,016,400	1,051,100	966,200	1,920,100	1,927,300	...	970,200	971,500	967,600
Value Per Housing Unit									
Less than \$5,000.....	145	140	5	-	-	...	145	140	5
\$5,000 to \$7,499.....	249	202	48	8	8	...	241	193	48
\$7,500 to \$9,999.....	646	495	151	53	53	...	593	442	151
\$10,000 to \$12,499.....	1,054	685	369	97	95	...	957	590	367
\$12,500 to \$14,999.....	657	400	256	50	50	...	607	351	256
\$15,000 to \$17,499.....	443	302	141	32	32	...	411	270	141
\$17,500 to \$19,999.....	214	118	97	9	9	...	205	108	97
\$20,000 to \$24,999.....	117	104	13	50	50	...	66	53	13
\$25,000 to \$34,999.....	103	97	6	38	38	...	65	59	6
\$35,000 to \$49,999.....	40	38	2	4	4	...	36	34	2
\$50,000 or more.....	64	63	2	2	2	...	62	60	2
Not reported.....	287	247	40	19	19	...	269	228	40
Median.....dollars..	12,000	11,800	12,300	13,200	13,200	...	11,900	11,600	12,300
Monthly Rental Receipts Per Housing Unit									
Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	3,292	2,421	871	321	319	...	2,970	2,101	869
\$50 to \$59.....	72	69	3	11	11	...	62	58	3
\$60 to \$69.....	47	32	15	-	-	...	47	32	15
\$70 to \$79.....	59	48	11	17	17	...	42	31	11
\$80 to \$89.....	86	79	7	20	20	...	66	59	7
\$90 to \$99.....	144	114	30	2	2	...	142	112	30
\$100 to \$109.....	118	102	16	18	18	...	100	84	16
\$110 to \$119.....	497	364	134	73	73	...	424	290	134
\$120 to \$129.....	1,081	693	388	80	78	...	1,001	615	386
\$130 to \$139.....	491	317	174	11	11	...	479	306	174
\$140 to \$149.....	214	181	33	47	47	...	167	134	33
\$150 to \$159.....	141	128	13	11	11	...	130	117	13
\$160 to \$169.....	68	65	3	8	8	...	61	57	3
\$170 to \$179.....	56	42	14	8	8	...	48	34	14
\$180 to \$189.....	-	-	-	-	-	...	-	-	-
\$190 to \$199.....	218	188	30	15	15	...	203	173	30
\$200 to \$209.....	134	133	135	124	123	...	135	134	135
\$210 to \$219.....	141	142	139	134	134	...	142	143	139
\$220 to \$229.....	-	-	-	-	-	...	-	-	-
\$230 to \$239.....	-	-	-	-	-	...	-	-	-
\$240 to \$249.....	-	-	-	-	-	...	-	-	-
\$250 to \$259.....	-	-	-	-	-	...	-	-	-
\$260 to \$269.....	-	-	-	-	-	...	-	-	-
\$270 to \$279.....	-	-	-	-	-	...	-	-	-
\$280 to \$289.....	-	-	-	-	-	...	-	-	-
\$290 to \$299.....	-	-	-	-	-	...	-	-	-
\$300 or more.....	-	-	-	-	-	...	-	-	-
No rental receipts.....	-	-	-	-	-	...	-	-	-
Not reported.....	218	188	30	15	15	...	203	173	30
Median.....dollars..	134	133	135	124	123	...	135	134	135
Mean.....dollars..	141	142	139	134	134	...	142	143	139
Acquired 1970 and 1971 (part).....									
	665	406	259	42	42	...	623	364	259

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2h. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

West	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
PROPERTY CHARACTERISTICS--Continued									
Purchase Price as Percent of Value									
Acquired by purchase.....	3,991	2,864	1,127	363	362	...	3,627	2,503	1,125
Purchased 1967 to 1971 (part).....	2,514	1,729	785	150	149	...	2,363	1,581	783
Less than 80 percent.....	599	487	112	11	11	...	588	476	112
80 to 89 percent.....	423	255	168	31	29	...	392	225	166
90 to 94 percent.....	337	179	158	3	3	...	334	176	158
95 to 99 percent.....	278	171	107	20	20	...	257	151	107
100 percent or more.....	729	502	227	78	78	...	651	424	227
Not reported.....	147	135	12	6	6	...	141	129	12
Median.....	92	91	93	92	91	...	91	90	93
Purchased 1960 to 1966.....	1,298	963	335	163	163	...	1,135	800	335
Less than 60 percent.....	119	111	8	5	5	...	114	106	8
60 to 79 percent.....	309	223	86	45	45	...	264	177	86
80 to 89 percent.....	305	265	40	31	31	...	274	234	40
90 to 99 percent.....	171	124	47	44	44	...	127	80	47
100 percent or more.....	240	119	121	27	27	...	213	92	121
Not reported.....	153	121	32	11	11	...	142	110	32
Median.....	84	83	93	88	88	...	84	82	93
Purchased 1959 or earlier.....	179	172	7	50	50	...	129	122	7
Less than 40 percent.....	15	15	-	-	-	...	15	15	-
40 to 59 percent.....	12	11	1	1	1	...	11	10	1
60 to 79 percent.....	42	40	2	15	15	...	27	25	2
80 to 99 percent.....	68	66	2	27	27	...	41	39	2
100 percent or more.....	14	12	2	4	4	...	10	9	2
Not reported.....	28	28	-	3	3	...	25	25	-
Median.....	81	81	...	...	...	...	79	78	...
Not acquired by purchase.....	30	26	4	-	-	...	30	26	4
Rental Receipts as Percent of Value									
Acquired before 1970 <sup>1</sup> .....	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 5 percent.....	58	57	1	31	31	...	28	27	1
5 to 9 percent.....	256	201	55	56	56	...	200	146	55
10 to 14 percent.....	1,310	859	451	128	126	...	1,182	733	449
15 to 19 percent.....	1,051	768	284	70	70	...	981	697	284
20 to 24 percent.....	161	144	17	2	2	...	159	141	17
25 to 29 percent.....	23	17	7	2	2	...	21	14	7
30 to 39 percent.....	9	7	2	-	-	...	9	7	2
40 percent or more.....	34	34	-	-	-	...	34	34	-
Not reported or not computed.....	388	334	54	32	32	...	356	302	54
Median.....	14	14	13	12	12	...	14	14	13
Acquired 1970 and 1971 (part).....	665	406	259	42	42	...	623	364	259
Rental Vacancy Losses as Percent of Potential Receipts									
Acquired before 1970 <sup>1</sup> .....	3,292	2,421	871	321	319	...	2,970	2,101	869
Less than 1.0 percent.....	465	425	40	98	98	...	367	327	40
1.0 to 2.9 percent.....	560	383	178	59	59	...	501	323	178
3.0 to 4.9 percent.....	517	367	151	28	28	...	491	340	151
5.0 to 6.9 percent.....	371	255	116	40	40	...	331	215	116
7.0 to 8.9 percent.....	238	143	95	22	22	...	216	121	95
9.0 to 10.9 percent.....	247	164	82	5	5	...	242	159	82
11.0 to 12.9 percent.....	114	72	42	3	3	...	111	69	42
13.0 to 14.9 percent.....	62	31	31	6	4	...	56	27	29
15 percent or more.....	330	250	81	38	38	...	292	211	81
Not reported or not computed.....	386	330	56	22	22	...	364	308	56
Median.....	4.6	4.3	5.4	2.7	2.6	...	4.8	4.4	5.4
Acquired 1970 and 1971 (part).....	665	406	259	42	42	...	623	364	259
OWNER CHARACTERISTICS									
Type of Owner									
Individual.....	1,269	879	390	46	44	...	1,224	835	389
Partnership.....	1,902	1,293	609	117	117	...	1,785	1,176	609
Real estate corporation.....	487	437	50	91	91	...	396	346	50
Real estate investment trust.....	31	28	4	-	-	...	31	27	4
Financial institution.....	25	3	22	-	-	...	25	3	22
Housing cooperative organization.....	61	58	2	46	46	...	15	13	2
Other.....	219	185	34	64	64	...	155	121	34
Not reported.....	28	9	19	-	-	...	28	9	19

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1i. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 1,000,000 or More	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	9,926	724	9,202	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	1,372	81	1,291
Inside SMSA's.....	...	...	...	1967 and 1968.....	1,125	86	1,039
1,000,000 or more.....	...	...	...	1965 and 1966.....	1,046	16	1,030
250,000 to 999,999.....	...	...	...	1960 to 1964.....	2,318	46	2,272
50,000 to 249,999.....	...	...	...	1955 to 1959.....	1,188	51	1,138
10,000 to 49,999.....	...	...	...	1950 to 1954.....	853	82	772
Less than 10,000 and rural.....	...	...	...	1949 or earlier.....	2,023	362	1,661
Outside SMSA's.....	...	...	...	Not reported.....	-	-	-
10,000 or more.....	...	...	...	Year Built			
2,500 to 9,999.....	...	...	...	1969 and 1970 (part).....	186	2	184
Less than 2,500 and rural.....	...	...	...	1967 and 1968.....	233	3	229
Number of Housing Units	...	...	...	1965 and 1966.....	372	4	369
50 to 74.....	4,938	500	4,437	1960 to 1964.....	1,503	51	1,452
75 to 99.....	1,954	77	1,877	1950 to 1959.....	1,418	54	1,364
100 to 149.....	1,574	104	1,470	1940 to 1949.....	686	46	639
150 to 199.....	586	14	573	1939 or earlier.....	5,171	528	4,642
200 to 299.....	420	10	410	Not reported.....	359	36	323
300 to 499.....	311	11	300	Purchase Price Per Housing Unit			
500 to 999.....	106	2	104	Properties acquired by purchase 1967 to 1971 (part).....	2,342	52	2,289
1,000 or more.....	38	7	31	Less than \$5,000.....	583	31	552
Number of Buildings				\$5,000 to \$7,499.....	331	2	329
1.....	8,036	579	7,457	\$7,500 to \$9,999.....	307	7	300
2 to 4.....	1,169	85	1,084	\$10,000 to \$12,499.....	302	-	302
5 or more.....	718	61	657	\$12,500 to \$14,999.....	203	1	202
Not reported.....	4	-	4	\$15,000 to \$17,499.....	76	1	75
Manner of Acquisition				\$17,500 to \$19,999.....	73	2	72
By purchase.....	9,342	514	8,828	\$20,000 to \$24,999.....	104	2	102
Placed one new mortgage.....	4,703	236	4,466	\$25,000 to \$29,999.....	72	1	71
Placed two or more new mortgages.....	606	22	584	\$30,000 to \$34,999.....	10	1	9
Assumed mortgage(s) already on property.....	2,498	117	2,381	\$35,000 to \$39,999.....	7	-	7
Assumed mortgage already on property and placed new mortgage.....	1,187	19	1,168	\$40,000 to \$49,999.....	18	1	17
All cash.....	252	96	156	\$50,000 or more.....	24	-	24
Borrowed other than with mortgage.....	66	18	48	Not reported.....	230	3	227
Other.....	31	6	25	Median.....dollars..	8,700	...	8,700
Not by purchase.....	519	174	345	Other properties.....	7,585	672	6,913
Inheritance or gift.....	361	99	262	Value			
Other.....	158	75	83	Under \$300,000.....	1,669	194	1,474
Not reported.....	65	36	30	\$300,000 to \$399,999.....	745	71	674
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	484	59	425
Properties purchased 1965 to 1971 (part).....	3,368	61	3,306	\$500,000 to \$749,999.....	1,184	63	1,121
Cash.....	2,784	76	2,708	\$750,000 to \$999,999.....	636	26	610
Sale of stocks, shares or other securities.....	259	-	259	\$1,000,000 to \$1,499,999.....	777	16	761
Sale of land or other real estate.....	133	1	132	\$1,500,000 to \$1,999,999.....	403	11	392
Owner's cash, bank deposits, share accounts, or bonds.....	1,840	48	1,791	\$2,000,000 to \$2,999,999.....	445	16	429
Borrowing other than mortgage on this property.....	382	21	362	\$3,000,000 to \$4,999,999.....	360	3	357
Other cash source or source not reported..	170	5	164	\$5,000,000 or more.....	401	19	383
Noncash.....	157	-	157	Not reported.....	2,822	245	2,577
Land used for structure(s) on this property.....	56	-	56	Median.....dollars..	638,100	362,400	665,000
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	27	-	27	Value Per Housing Unit			
Other noncash source or no downpayment.....	73	-	73	Less than \$5,000.....	2,125	231	1,895
Not reported.....	753	3	750	\$5,000 to \$7,499.....	1,217	123	1,094
Other properties.....	6,558	663	5,896	\$7,500 to \$9,999.....	932	32	900
Land and Building Acquisition				\$10,000 to \$12,499.....	902	42	860
During same 12-month period.....	8,261	661	7,600	\$12,500 to \$14,999.....	574	11	563
Acquired land previously.....	830	24	807	\$15,000 to \$17,499.....	373	8	365
Land not owned by building owner.....	226	5	221	\$17,500 to \$19,999.....	208	5	203
Not reported.....	609	35	575	\$20,000 to \$24,999.....	303	7	296
				\$25,000 to \$34,999.....	289	7	282
				\$35,000 to \$49,999.....	100	5	96
				\$50,000 or more.....	81	10	71
				Not reported.....	2,822	245	2,577
				Median.....dollars..	8,100	5,200	8,400

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1i. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 1,000,000 or More

## PROPERTY CHARACTERISTICS--Continued

## Monthly Rental Receipts Per Housing Unit

	Total properties	Non-mortgaged properties	Mortgaged properties
Acquired before 1970 <sup>2</sup> .....	9,187	662	8,525
Less than \$50.....	222	26	195
\$50 to \$59.....	113	34	79
\$60 to \$69.....	256	34	221
\$70 to \$79.....	557	54	503
\$80 to \$89.....	813	75	738
\$90 to \$99.....	962	138	825
\$100 to \$119.....	1,297	119	1,179
\$120 to \$149.....	1,238	48	1,190
\$150 to \$174.....	1,041	49	991
\$175 to \$199.....	572	16	556
\$200 to \$249.....	499	11	488
\$250 to \$299.....	309	10	298
\$300 or more.....	481	22	459
No rental receipts.....	2	2	-
Not reported.....	826	24	801
Median.....dollars..	119	96	123
Mean.....dollars..	145	125	147
Acquired 1970 and 1971 (part).....	721	59	663

## Purchase Price as Percent of Value

Acquired by purchase.....	9,343	515	8,827
Purchased 1967 to 1971 (part).....	2,342	52	2,289
Less than 80 percent.....	271	10	262
80 to 89 percent.....	286	16	271
90 to 94 percent.....	183	4	179
95 to 99 percent.....	203	1	202
100 percent or more.....	1,089	16	1,073
Not reported.....	308	4	303
Median.....	93	...	92
Purchased 1960 to 1966.....	3,208	43	3,164
Less than 60 percent.....	127	5	122
60 to 79 percent.....	355	9	346
80 to 89 percent.....	278	5	274
90 to 99 percent.....	405	1	404
100 percent or more.....	924	14	910
Not reported.....	1,118	9	1,109
Median.....	97	...	97
Purchased 1959 or earlier.....	3,797	422	3,375
Less than 40 percent.....	186	82	104
40 to 59 percent.....	265	22	244
60 to 79 percent.....	501	49	453
80 to 99 percent.....	561	47	514
100 percent or more.....	680	44	637
Not reported.....	1,602	178	1,424
Median.....	85	67	86
Not acquired by purchase.....	584	210	374

## Rental Receipts as Percent of Value

Acquired before 1970 <sup>2</sup> .....	9,187	662	8,525
Less than 5 percent.....	77	3	74
5 to 9 percent.....	238	15	223
10 to 14 percent.....	972	23	949
15 to 19 percent.....	2,022	149	1,873
20 to 24 percent.....	1,182	53	1,129
25 to 29 percent.....	706	66	639
30 to 39 percent.....	756	79	677
40 percent or more.....	344	56	287
Not reported or not computed.....	2,892	218	2,674
Median.....	19	23	19
Acquired 1970 and 1971 (part).....	721	59	663

## Rental Vacancy Losses as Percent of Potential Receipts

Acquired before 1970 <sup>2</sup> .....	9,187	662	8,525
Less than 1.0 percent.....	4,378	208	4,170
1.0 to 2.9 percent.....	1,254	104	1,149
3.0 to 4.9 percent.....	489	52	437
5.0 to 6.9 percent.....	259	25	235
7.0 to 8.9 percent.....	175	30	145
9.0 to 10.9 percent.....	247	30	216
11.0 to 12.9 percent.....	107	23	84
13.0 to 14.9 percent.....	75	20	54
15 percent or more.....	248	57	191
Not reported or not computed.....	1,956	113	1,843
Median.....	0.8	2.4	0.8
Acquired 1970 and 1971 (part).....	721	59	663

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

## Inside SMSA's, Places of 1,000,000 or More

## RECURRING EXPENSES

## Real Estate Tax Per Housing Unit

Acquired before 1970.....	9,196	662	8,534
Less than \$100.....	368	105	263
\$100 to \$199.....	1,123	134	988
\$200 to \$299.....	2,110	239	1,871
\$300 to \$349.....	896	37	859
\$350 to \$399.....	657	37	619
\$400 to \$449.....	578	15	563
\$450 to \$499.....	473	15	457
\$500 to \$549.....	457	20	437
\$550 to \$599.....	375	7	368
\$600 to \$699.....	566	7	559
\$700 to \$799.....	300	7	293
\$800 or more.....	680	20	659
Not reported.....	614	17	597
Median.....dollars..	338	234	349
Acquired 1970 and 1971 (part).....	730	62	669

## Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	9,196	662	8,534
Less than \$10.....	132	11	121
\$10 to \$14.....	210	7	203
\$15 to \$19.....	303	27	276
\$20 to \$24.....	410	44	366
\$25 to \$29.....	326	40	286
\$30 to \$39.....	885	56	830
\$40 to \$49.....	1,155	73	1,082
\$50 to \$59.....	1,102	66	1,036
\$60 or more.....	1,749	116	1,634
Not reported or not computed.....	2,924	225	2,700
Median.....dollars..	47	44	47
Acquired 1970 and 1971 (part).....	730	62	669

## Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>2</sup> .....	9,187	662	8,525
Less than 5 percent.....	59	10	49
5 to 9 percent.....	385	53	332
10 to 14 percent.....	633	99	533
15 to 19 percent.....	898	156	742
20 to 24 percent.....	1,936	135	1,801
25 to 29 percent.....	2,736	105	2,630
30 to 34 percent.....	983	35	948
35 to 39 percent.....	213	6	207
40 percent or more.....	301	18	282
Not reported or not computed.....	1,045	46	999
Median.....	25	19	25
Acquired 1970 and 1971 (part).....	721	59	663

## Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>2</sup> .....	9,187	662	8,525
Less than 20 percent.....	295	210	85
20 to 29 percent.....	425	292	132
30 to 39 percent.....	731	96	635
40 to 49 percent.....	1,532	12	1,520
50 to 59 percent.....	1,954	-	1,954
60 to 69 percent.....	1,768	3	1,764
70 to 79 percent.....	750	3	747
80 to 89 percent.....	281	-	281
90 to 99 percent.....	95	2	93
100 to 109 percent.....	44	-	44
110 percent or more.....	256	4	251
Not reported or not computed.....	1,057	40	1,017
Median.....	55	23	57
Acquired 1970 and 1971 (part).....	721	59	663

## OWNER CHARACTERISTICS

## Type of Owner

Individual.....	1,770	159	1,611
Partnership.....	3,458	137	3,321
Real estate corporation.....	3,571	252	3,319
Real estate investment trust.....	155	41	114
Financial institution.....	71	55	15
Housing cooperative organization.....	486	6	481
Other.....	327	74	254
Not reported.....	88	-	88

Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
50-or-more-housing-unit properties.....	9,202	7,368	1,834	759	739	20	8,444	6,629	1,814
<b>MORTGAGE CHARACTERISTICS</b>									
<b>Number of Mortgages</b>									
1.....	7,368	7,368	-	739	739	-	6,629	6,629	-
2.....	1,607	-	1,607	20	-	20	1,587	-	1,587
3 or more.....	227	-	227	-	-	-	227	-	227
<b>Form of Debt of First Mortgage</b>									
Mortgage or deed of trust.....	9,112	7,281	1,831	759	739	20	8,353	6,542	1,811
Contract to purchase.....	90	87	3	-	-	-	90	87	3
<b>Origin of First Mortgage</b>									
Mortgage made at time property acquired.....	2,883	2,377	506	550	535	15	2,334	1,842	492
Mortgage assumed at time property acquired.....	1,804	971	833	152	147	5	1,653	824	828
Mortgage placed later than acquisition of property.....	4,515	4,020	494	57	57	-	4,457	3,963	494
Refinanced mortgage: Same lender.....	2,766	2,469	298	38	38	-	2,728	2,430	298
Different lender.....	1,510	1,320	190	13	13	-	1,497	1,307	190
Mortgage placed on a property owned free and clear of debt.....	238	232	7	6	6	-	232	225	7
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>									
Mortgages placed later than acquisition of property.....	4,515	4,020	494	57	57	-	4,457	3,963	494
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	1,621	1,417	203	7	7	-	1,613	1,410	203
Secure better terms.....	945	831	114	10	10	-	935	821	114
Provide funds for additions, improvements, or repairs to this property.....	561	514	47	14	14	-	547	500	47
Provide funds for investment in other real estate.....	244	235	10	2	2	-	242	232	10
Provide funds for other types of investments.....	106	100	7	-	-	-	106	100	7
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-	-
Other reasons.....	191	161	30	1	1	-	190	160	30
Not reported.....	846	763	83	23	23	-	823	739	83
Other properties.....	4,688	3,348	1,340	701	682	20	3,986	2,666	1,320
<b>Year First Mortgage Made or Assumed</b>									
1969 to 1971 (part).....	2,443	1,915	528	85	85	-	2,358	1,830	528
1967 and 1968.....	1,765	1,352	413	86	81	5	1,679	1,270	408
1965 and 1966.....	1,908	1,443	466	98	97	1	1,810	1,345	465
1960 to 1964.....	2,572	2,192	380	224	223	1	2,348	1,969	379
1955 to 1959.....	306	277	30	120	120	-	187	157	30
1950 to 1954.....	175	161	14	139	126	13	35	34	1
1949 or earlier.....	33	29	4	6	6	-	27	24	4
<b>First Mortgage Loan</b>									
Less than \$200,000.....	2,411	1,946	465	-	-	-	2,411	1,946	465
\$200,000 to \$299,999.....	1,293	962	331	-	-	-	1,293	962	331
\$300,000 to \$399,999.....	803	580	223	-	-	-	803	580	223
\$400,000 to \$499,999.....	747	533	214	5	5	-	742	528	214
\$500,000 to \$749,999.....	1,231	1,002	229	83	81	2	1,148	921	227
\$750,000 to \$999,999.....	642	525	117	68	68	-	574	457	117
\$1,000,000 to \$1,499,999.....	689	582	107	136	135	1	553	447	106
\$1,500,000 to \$1,999,999.....	340	282	58	85	85	-	255	198	58
\$2,000,000 to \$2,999,999.....	453	424	29	157	152	5	296	272	24
\$3,000,000 or more.....	593	531	62	224	211	12	369	319	50
Median.....dollars..	412,500	436,800	354,000	2,015,500	1,972,800	...	364,400	370,100	349,600
<b>First Mortgage Outstanding Debt</b>									
Less than \$200,000.....	3,050	2,451	599	4	4	-	3,046	2,447	599
\$200,000 to \$299,999.....	1,162	858	304	9	9	-	1,152	849	304
\$300,000 to \$399,999.....	882	659	223	36	36	-	846	623	223
\$400,000 to \$499,999.....	690	503	186	29	29	-	660	474	186
\$500,000 to \$749,999.....	1,075	846	230	51	49	2	1,024	796	228
\$750,000 to \$999,999.....	539	459	80	63	63	1	475	397	79
\$1,000,000 to \$1,499,999.....	623	523	99	162	162	-	461	362	99
\$1,500,000 to \$1,999,999.....	294	251	44	89	85	5	205	166	39
\$2,000,000 to \$2,999,999.....	428	400	29	150	142	8	278	258	21
\$3,000,000 or more.....	461	419	42	164	160	4	296	258	37
Median.....dollars..	344,200	356,900	306,600	1,639,200	1,603,600	...	302,800	303,000	302,100



Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE CHARACTERISTICS--Continued**

**Total Mortgage Outstanding Debt**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$200,000.....	2,735	2,451	284	4	4	-	2,731	2,447	284
\$200,000 to \$299,999.....	1,177	858	319	9	9	-	1,168	849	319
\$300,000 to \$399,999.....	981	659	323	36	36	-	946	623	323
\$400,000 to \$499,999.....	667	503	164	29	29	-	638	474	164
\$500,000 to \$749,999.....	1,135	846	289	51	49	2	1,084	796	287
\$750,000 to \$999,999.....	610	459	150	63	63	1	546	397	150
\$1,000,000 to \$1,499,999.....	645	523	122	162	162	-	483	362	122
\$1,500,000 to \$1,999,999.....	313	251	63	89	85	4	225	166	59
\$2,000,000 to \$2,999,999.....	453	400	53	151	142	9	301	258	44
\$3,000,000 or more.....	487	419	67	164	160	4	322	258	63
Median.....dollars..	370,200	356,900	397,300	1,640,500	1,603,600	...	334,100	303,000	394,200

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	622	590	32	373	360	13	249	230	19
5.0 percent.....	230	213	17	11	11	-	219	202	17
5.1 to 5.9 percent.....	3,428	2,724	704	360	353	7	3,067	2,370	697
6.0 percent.....	1,708	1,219	489	11	11	-	1,697	1,208	489
6.1 to 6.4 percent.....	346	273	73	-	-	-	346	273	73
6.5 to 6.9 percent.....	802	582	220	-	-	-	802	582	220
7.0 percent.....	334	284	50	-	-	-	334	284	50
7.1 to 7.4 percent.....	152	118	34	-	-	-	152	118	34
7.5 to 7.9 percent.....	643	557	86	1	1	-	642	556	86
8.0 percent.....	311	262	48	-	-	-	311	262	48
8.1 to 8.4 percent.....	100	94	7	-	-	-	100	94	7
8.5 to 8.9 percent.....	208	190	18	2	2	-	206	188	18
9.0 percent.....	142	106	37	-	-	-	142	106	37
9.1 to 9.9 percent.....	116	104	12	-	-	-	116	104	12
10.0 percent or more.....	62	53	9	-	-	-	62	53	9
Median.....	6.0	6.0	6.0	5.0	5.0	...	6.0	6.0	6.0

**Term of First Mortgage**

Less than 8 years.....	1,264	1,047	217	-	-	-	1,264	1,047	217
8 to 12 years.....	3,976	3,019	957	-	-	-	3,976	3,019	957
13 to 17 years.....	581	456	125	7	7	-	574	449	125
18 to 22 years.....	1,178	978	201	9	9	-	1,170	969	201
23 to 27 years.....	833	608	225	26	25	1	808	584	224
28 to 32 years.....	210	171	39	61	60	2	149	111	38
33 to 37 years.....	114	104	10	91	90	1	24	14	10
38 years or more.....	781	756	24	566	550	16	215	207	8
No stated term.....	265	229	36	-	-	-	265	229	36
Median.....	12.0	12.1	11.5	38.0+	38.0+	...	11.5	11.5	11.5

**Holder of First Mortgage**

Commercial bank or trust company.....	288	240	48	38	38	-	250	202	48
Mutual savings bank.....	5,593	4,436	1,157	401	389	12	5,192	4,047	1,145
Savings and loan association.....	739	496	243	1	1	-	738	495	243
Life insurance company.....	1,303	1,098	205	78	77	1	1,226	1,022	204
Mortgage company.....	52	44	8	-	-	-	52	44	8
Federal agency.....	166	165	1	98	98	-	68	67	1
Federal National Mortgage Association.....	6	6	-	5	5	-	2	2	-
Real estate or construction company.....	97	45	52	-	-	-	97	45	52
Individual or individual's estate.....	374	312	62	-	-	-	374	312	62
Other.....	584	525	59	139	132	7	445	393	51

Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	7,417	5,890	1,526	609	589	20	6,808	5,301	1,507
Lender in Northeast.....	7,249	5,750	1,499	553	535	19	6,696	5,216	1,480
Lender in North Central.....	30	26	4	20	19	1	10	7	3
Lender in South.....	124	102	22	31	31	-	94	72	22
Lender in West.....	5	5	-	2	2	-	3	3	-
Lender outside United States.....	2	1	1	-	-	-	2	1	1
Not reported.....	6	6	-	3	3	-	3	3	-
Property in North Central region.....	865	827	37	115	115	-	750	712	37
Lender in Northeast.....	218	212	6	34	34	-	184	178	6
Lender in North Central.....	458	435	24	15	15	-	443	419	24
Lender in South.....	86	86	-	65	65	-	21	21	-
Lender in West.....	14	10	3	1	1	-	12	9	3
Lender outside United States.....	89	85	4	-	-	-	89	85	4
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	464	354	110	14	14	-	450	340	110
Lender in Northeast.....	240	193	47	14	14	-	226	179	47
Lender in North Central.....	53	30	23	-	-	-	53	30	23
Lender in South.....	137	99	38	-	-	-	137	99	38
Lender in West.....	19	17	1	-	-	-	19	17	1
Lender outside United States.....	15	14	1	-	-	-	15	14	1
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	457	297	160	22	22	-	436	275	160
Lender in Northeast.....	76	56	20	12	12	-	64	44	20
Lender in North Central.....	17	13	4	2	2	-	15	11	4
Lender in South.....	11	11	-	7	7	-	4	4	-
Lender in West.....	350	213	137	1	1	-	349	212	137
Lender outside United States.....	3	3	-	-	-	-	3	3	-
Not reported.....	-	-	-	-	-	-	-	-	-
Servicing of First Mortgage									
Holder.....	7,782	6,155	1,627	562	543	19	7,220	5,612	1,608
Agent.....	1,421	1,213	207	197	196	1	1,224	1,018	206
Holder's Acquisition of First Mortgage									
Originated by holder.....	7,518	5,984	1,534	489	482	7	7,029	5,502	1,527
Purchased from present servicer.....	590	514	76	46	46	-	544	468	76
Purchased from someone else.....	890	715	174	185	172	13	705	544	161
Not reported.....	205	154	50	39	39	-	166	116	50
First Mortgagee Participation in Property Income									
Yes.....	130	120	10	-	-	-	130	120	10
No.....	9,072	7,248	1,824	759	739	20	8,313	6,509	1,804
Not reported.....	-	-	-	-	-	-	-	-	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,647	3,310	1,337	701	682	20	3,946	2,628	1,317
Less than 40 percent.....	253	85	168	-	-	-	253	85	168
40 to 49 percent.....	216	127	89	-	-	-	216	127	89
50 to 59 percent.....	340	129	211	3	3	-	338	127	211
60 to 69 percent.....	661	307	354	17	16	1	645	292	353
70 to 79 percent.....	716	528	188	49	48	1	667	480	187
80 to 89 percent.....	797	685	113	174	159	15	623	526	97
90 to 94 percent.....	446	397	49	166	166	-	280	231	49
95 to 99 percent.....	300	291	10	92	90	2	208	200	8
100 percent or more.....	298	280	18	97	97	-	200	183	18
Not reported.....	620	482	139	105	104	1	516	378	138
Median.....	77	83	63	91	91	...	73	80	63
Other properties.....	4,555	4,058	497	57	57	-	4,498	4,001	497
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,647	3,310	1,337	701	682	20	3,946	2,628	1,317
Less than 40 percent.....	92	85	7	-	-	-	92	85	7
40 to 49 percent.....	141	127	15	-	-	-	141	127	15
50 to 59 percent.....	174	129	44	3	3	-	171	127	44
60 to 69 percent.....	392	307	85	16	16	-	377	292	85
70 to 79 percent.....	733	528	205	48	48	-	685	480	205
80 to 89 percent.....	1,061	685	376	160	159	1	901	526	375
90 to 94 percent.....	611	397	214	171	166	5	440	231	209
95 to 99 percent.....	388	291	97	100	90	10	287	200	87
100 percent or more.....	436	280	155	100	97	3	335	183	153
Not reported.....	620	482	139	105	104	1	516	378	138
Median.....	84	83	86	92	91	...	82	80	86
Other properties.....	4,555	4,058	497	57	57	-	4,498	4,001	497



Table 2i. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 1,000,000 or More

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	440	367	73	1	1	-	439	366	73
20 to 29 percent.....	492	327	165	19	19	-	473	308	165
30 to 39 percent.....	555	432	123	17	12	5	538	420	118
40 to 49 percent.....	788	604	184	25	25	-	763	579	184
50 to 59 percent.....	1,111	851	260	115	114	1	997	738	259
60 to 69 percent.....	1,188	886	302	83	80	3	1,104	806	299
70 to 79 percent.....	965	786	179	92	91	1	872	695	178
80 to 89 percent.....	475	399	75	68	68	-	407	332	75
90 to 99 percent.....	417	373	43	65	63	2	352	310	42
100 percent or more.....	195	124	71	23	23	-	172	101	71
Not reported.....	2,577	2,218	359	251	243	8	2,326	1,975	351
Median.....	59	59	57	69	69	...	58	58	57

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	379	367	11	1	1	-	378	366	11
20 to 29 percent.....	348	327	21	19	19	-	329	308	21
30 to 39 percent.....	482	432	50	16	12	4	465	420	46
40 to 49 percent.....	712	604	109	26	25	1	687	579	108
50 to 59 percent.....	1,010	851	159	114	114	-	897	739	159
60 to 69 percent.....	1,114	886	228	80	80	-	1,034	806	228
70 to 79 percent.....	1,078	786	291	95	91	3	983	695	288
80 to 89 percent.....	653	399	253	70	68	2	583	332	251
90 to 99 percent.....	503	373	129	65	63	2	437	310	127
100 percent or more.....	348	124	224	23	23	-	325	101	224
Not reported.....	2,577	2,218	359	251	243	8	2,326	1,975	351
Median.....	63	59	75	69	69	...	62	58	75

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	9,196	7,362	1,834	759	739	20	8,437	6,623	1,814
Interest and principal.....	8,505	6,777	1,728	759	739	20	7,746	6,038	1,708
Fully amortized.....	3,325	2,789	536	752	732	20	2,573	2,057	516
Partially amortized.....	5,180	3,989	1,192	7	7	-	5,173	3,981	1,192
Principal only.....	3	1	2	-	-	-	3	1	2
Fully amortized.....	2	-	2	-	-	-	2	-	2
Partially amortized.....	1	1	-	-	-	-	1	1	-
Interest only.....	687	583	104	-	-	-	687	583	104
No regular payment required.....	7	7	-	-	-	-	7	7	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	8,505	6,777	1,728	759	739	20	7,746	6,038	1,708
Real estate taxes and property insurance.....	1,538	1,339	199	742	722	20	796	617	179
With no other items.....	705	536	169	2	2	-	704	535	169
With other items.....	833	803	30	740	721	20	93	82	10
Real estate taxes only.....	854	669	186	-	-	-	854	669	186
Property insurance only.....	16	11	4	-	-	-	16	11	4
Other combinations or no other items.....	6,097	4,758	1,339	17	17	-	6,080	4,741	1,339
No regular payments of interest and principal...	697	591	106	-	-	-	697	591	106

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	9,196	7,362	1,834	759	739	20	8,437	6,623	1,814
Less than \$50.....	6,178	4,864	1,314	268	254	14	5,910	4,610	1,300
\$50 to \$59.....	786	635	150	58	58	-	728	578	150
\$60 to \$69.....	689	537	152	93	92	2	596	445	150
\$70 to \$79.....	558	486	71	97	97	-	461	390	71
\$80 to \$89.....	289	242	47	56	56	-	233	186	47
\$90 to \$99.....	188	170	18	61	60	1	127	110	17
\$100 to \$119.....	244	200	44	81	80	1	163	120	43
\$120 to \$149.....	150	135	16	36	34	2	115	101	14
\$150 to \$174.....	47	38	9	6	6	-	41	32	9
\$175 to \$199.....	25	22	3	-	-	-	25	22	3
\$200 to \$249.....	23	18	5	3	3	-	20	15	5
\$250 to \$299.....	9	5	4	-	-	-	9	5	4
\$300 or more.....	10	9	1	-	-	-	10	9	1
Median.....dollars..	37	37	35	65	66	...	35	36	35
Mean.....dollars..	43	43	40	68	68	...	40	41	40
No regular payments required.....	7	7	-	-	-	-	7	7	-

Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 1,000,000 or More**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	9,196	7,362	1,834	759	739	20	8,437	6,623	1,814
Less than \$70.....	7,422	6,038	1,384	417	403	14	7,005	5,635	1,370
\$70 to \$79.....	622	486	136	97	97	-	526	390	136
\$80 to \$89.....	317	242	75	58	56	2	259	186	73
\$90 to \$99.....	233	170	64	60	60	-	173	110	64
\$100 to \$119.....	261	200	60	80	80	-	181	120	60
\$120 to \$149.....	189	135	55	36	34	2	154	101	52
\$150 to \$174.....	60	38	22	8	6	2	52	32	20
\$175 to \$199.....	29	21	8	-	-	-	29	21	8
\$200 to \$249.....	32	18	14	3	3	-	29	15	14
\$250 to \$299.....	14	5	10	-	-	-	14	5	10
\$300 or more.....	16	9	6	-	-	-	16	9	6
Median.....dollars..	43	42	46	63	64	...	42	41	46
Mean.....dollars..	46	43	56	68	68	...	44	41	56
No regular payments required.....	7	7	-	-	-	-	7	7	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	8,878	7,105	1,772	737	717	20	8,140	6,388	1,753
Delinquent (30 days or more).....	229	183	46	12	12	-	217	171	46
1 to 3 payments.....	129	93	36	10	10	-	119	82	36
4 or more payments.....	100	90	10	2	2	-	98	88	10
Foreclosure in process.....	42	39	3	1	1	-	40	37	3
Foreclosure not in process.....	58	52	6	1	1	-	58	51	6
Not reported.....	89	73	16	9	9	-	80	64	16
No regular payments required.....	7	7	-	-	-	-	7	7	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	8,534	6,901	1,633	716	696	20	7,818	6,205	1,613
Less than \$100.....	263	231	32	8	8	-	254	222	32
\$100 to \$199.....	988	734	254	22	22	-	966	712	254
\$200 to \$299.....	1,871	1,480	391	23	23	-	1,849	1,458	391
\$300 to \$349.....	859	659	200	14	14	-	845	645	200
\$350 to \$399.....	619	487	132	9	9	-	610	478	132
\$400 to \$449.....	563	444	119	23	23	-	540	422	119
\$450 to \$499.....	457	398	59	82	81	1	375	317	58
\$500 to \$549.....	437	372	65	57	53	4	380	319	61
\$550 to \$599.....	368	310	58	72	72	-	296	238	58
\$600 to \$699.....	559	487	71	160	152	8	399	335	63
\$700 to \$799.....	293	237	56	96	94	3	197	144	53
\$800 or more.....	659	575	85	148	143	4	512	431	81
Not reported.....	597	485	112	1	1	-	596	484	112
Median.....dollars..	349	360	320	629	627	...	332	336	318
Acquired 1970 and 1971 (part).....	669	467	201	43	43	-	626	425	201

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	8,518	6,887	1,632	714	694	20	7,804	6,192	1,612
Less than 20 percent.....	1,905	1,607	298	30	29	-	1,874	1,578	297
20 to 29 percent.....	2,636	1,997	639	127	122	5	2,509	1,875	635
30 to 39 percent.....	1,925	1,566	359	280	276	4	1,645	1,289	355
40 to 49 percent.....	757	634	122	144	143	2	612	492	120
50 to 59 percent.....	238	190	47	19	19	-	218	171	47
60 to 69 percent.....	103	72	31	10	3	7	93	69	24
70 to 79 percent.....	59	33	26	10	10	-	49	22	26
80 to 89 percent.....	12	10	2	-	-	-	12	10	2
90 to 99 percent.....	8	4	4	-	-	-	8	4	4
100 percent or more.....	75	68	8	3	3	-	72	64	8
Not reported or not computed.....	801	706	95	89	88	1	712	618	94
Median.....	27	27	27	35	35	...	26	26	27
Other properties.....	669	468	201	41	41	-	629	427	201

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2i. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 1,000,000 or More

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	8,518	6,887	1,632	714	694	20	7,804	6,192	1,612
Less than 20 percent.....	1,665	1,607	58	30	29	1	1,635	1,578	57
20 to 29 percent.....	2,215	1,997	218	126	122	4	2,088	1,875	214
30 to 39 percent.....	2,196	1,566	630	278	276	2	1,918	1,289	629
40 to 49 percent.....	956	634	321	146	143	3	810	492	318
50 to 59 percent.....	353	190	163	21	19	2	332	171	161
60 to 69 percent.....	126	72	54	3	3	-	123	69	54
70 to 79 percent.....	70	33	38	10	10	-	60	22	38
80 to 89 percent.....	17	10	8	-	-	-	17	10	8
90 to 99 percent.....	41	4	36	7	-	7	33	4	29
100 percent or more.....	79	68	11	3	3	-	76	64	11
Not reported or not computed.....	801	706	95	89	88	1	712	618	94
Median.....	29	27	37	35	35	...	29	26	37
Other properties.....	669	468	201	41	41	-	629	427	201

Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	8,534	6,901	1,633	716	696	20	7,818	6,205	1,613
Less than \$10.....	121	112	9	12	12	-	109	100	9
\$10 to \$14.....	203	160	43	10	10	-	194	151	43
\$15 to \$19.....	276	203	73	38	38	-	238	165	73
\$20 to \$24.....	366	274	92	40	40	-	326	235	92
\$25 to \$29.....	286	192	94	27	26	1	259	166	93
\$30 to \$39.....	830	648	181	127	119	8	703	530	173
\$40 to \$49.....	1,082	809	274	100	99	1	983	710	273
\$50 to \$59.....	1,036	855	181	76	76	-	959	778	181
\$60 or more.....	1,634	1,338	296	37	35	2	1,597	1,303	294
Not reported or not computed.....	2,700	2,310	390	250	243	8	2,449	2,068	382
Median.....dollars..	47	48	44	38	38	...	48	50	44
Acquired 1970 and 1971 (part).....	669	467	201	43	43	-	626	425	201

Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	8,525	6,893	1,632	714	694	20	7,811	6,199	1,612
Less than 5 percent.....	49	39	11	1	1	-	48	38	11
5 to 9 percent.....	332	269	64	13	13	-	320	256	64
10 to 14 percent.....	533	429	105	30	30	-	503	398	105
15 to 19 percent.....	742	525	217	32	31	1	710	495	216
20 to 24 percent.....	1,801	1,418	384	99	94	4	1,703	1,323	379
25 to 29 percent.....	2,630	2,177	453	189	189	1	2,441	1,988	452
30 to 34 percent.....	948	821	128	174	170	4	774	651	124
35 to 39 percent.....	207	176	31	46	44	2	161	132	29
40 percent or more.....	282	194	88	40	33	7	242	161	81
Not reported or not computed.....	999	847	152	91	90	1	908	757	152
Median.....	25	25	24	28	28	...	25	25	24
Acquired 1970 and 1971 (part).....	663	462	201	41	41	-	622	421	201

Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	8,525	6,893	1,632	714	694	20	7,811	6,199	1,612
Less than 20 percent.....	85	79	6	-	-	-	85	79	6
20 to 29 percent.....	132	122	11	-	-	-	132	122	11
30 to 39 percent.....	635	603	32	4	3	1	631	600	31
40 to 49 percent.....	1,520	1,368	152	42	42	-	1,479	1,326	152
50 to 59 percent.....	1,954	1,690	264	83	83	-	1,871	1,607	264
60 to 69 percent.....	1,764	1,264	501	184	178	6	1,580	1,085	495
70 to 79 percent.....	747	483	264	192	189	3	555	294	261
80 to 89 percent.....	281	201	80	77	77	-	204	124	80
90 to 99 percent.....	93	44	49	12	10	2	81	34	48
100 to 109 percent.....	44	23	21	10	10	-	34	13	21
110 percent or more.....	251	155	96	20	13	7	231	142	89
Not reported or not computed.....	1,017	862	155	90	89	1	927	773	154
Median.....	57	54	65	69	69	...	55	53	65
Acquired 1970 and 1971 (part).....	663	462	201	41	41	-	622	421	201

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 1,000,000 or More	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS</b>									
<b>Number of Housing Units</b>									
50 to 74.....	4,437	3,409	1,028	53	51	2	4,385	3,359	1,026
75 to 99.....	1,877	1,520	357	162	162	-	1,715	1,359	357
100 to 149.....	1,470	1,207	263	153	152	1	1,317	1,055	262
150 to 199.....	573	495	77	125	122	3	448	373	75
200 to 299.....	410	354	55	133	129	4	277	226	51
300 to 499.....	300	265	35	104	95	9	196	170	26
500 to 999.....	104	89	15	30	29	1	74	60	14
1,000 or more.....	31	28	4	-	-	-	31	28	4
<b>Number of Buildings</b>									
1.....	7,457	6,043	1,414	518	501	17	6,939	5,542	1,396
2 to 4.....	1,084	807	277	133	131	2	952	676	276
5 or more.....	657	515	143	108	107	1	550	408	142
Not reported.....	4	4	-	-	-	-	4	4	-
<b>Manner of Acquisition</b>									
By purchase.....	8,828	7,009	1,819	759	739	20	8,069	6,270	1,799
Placed one new mortgage.....	4,466	4,201	265	580	568	12	3,886	3,633	253
Placed two or more new mortgages.....	584	158	426	11	9	3	573	150	423
Assumed mortgage(s) already on property.....	2,381	1,952	428	150	150	-	2,231	1,802	428
Assumed mortgage already on property and placed new mortgage.....	1,168	480	688	8	4	5	1,160	477	683
All cash.....	156	147	9	9	9	-	147	138	9
Borrowed other than with mortgage.....	48	46	1	-	-	-	48	46	1
Other.....	25	25	-	-	-	-	25	25	-
Not by purchase.....	345	337	8	-	-	-	345	337	8
Inheritance or gift.....	262	256	5	-	-	-	262	256	5
Other.....	83	81	2	-	-	-	83	81	2
Not reported.....	30	22	8	-	-	-	30	22	8
<b>Source of Downpayment</b>									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	3,306	2,221	1,085	231	225	6	3,074	1,996	1,079
Cash.....	2,708	1,695	1,013	185	178	7	2,524	1,517	1,007
Sale of stocks, shares or other securities.....	259	185	74	10	10	-	249	174	74
Sale of land or other real estate.....	132	81	51	4	4	-	128	77	51
Owner's cash, bank deposits, share accounts, or bonds.....	1,791	1,131	660	148	142	6	1,643	989	654
Borrowing other than mortgage on this property.....	362	204	158	8	7	1	354	197	157
Other cash source or source not reported.....	164	95	69	14	14	-	150	81	69
Noncash.....	157	123	33	25	25	-	131	98	33
Land used for structure(s) on this property.....	56	53	4	9	9	-	47	43	4
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	27	23	4	13	13	-	14	11	4
Other noncash source or no downpayment.....	73	47	26	3	3	-	70	44	26
Not reported.....	750	586	165	49	49	-	702	537	165
Other properties.....	5,896	5,147	749	528	514	14	5,370	4,633	735
<b>Land and Building Acquisition</b>									
During same 12-month period.....	7,600	5,939	1,661	452	445	7	7,148	5,494	1,654
Acquired land previously.....	807	748	58	174	173	1	632	575	57
Land not owned by building owner.....	221	190	31	102	90	11	120	100	20
Not reported.....	575	491	84	31	30	1	543	461	83
<b>Year Property Acquired</b>									
1969 to 1971 (part).....	1,291	893	398	71	71	-	1,220	822	398
1967 and 1968.....	1,039	682	358	86	81	5	953	600	353
1965 and 1966.....	1,030	697	333	74	73	1	956	624	332
1960 to 1964.....	2,272	1,743	529	249	248	1	2,023	1,495	528
1955 to 1959.....	1,138	1,004	133	126	126	-	1,011	878	133
1950 to 1954.....	772	732	40	141	129	12	631	603	28
1949 or earlier.....	1,661	1,618	43	12	11	1	1,649	1,607	43

<sup>2</sup>Detail does not add to total because owners reported more than one source.



Table 2i. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 1,000,000 or More

PROPERTY CHARACTERISTICS--Continued

Year Built

1969 and 1970 (part).....	184	177	7
1967 and 1968.....	229	210	20
1965 and 1966.....	369	307	61
1960 to 1964.....	1,452	1,127	325
1950 to 1959.....	1,364	1,201	163
1940 to 1949.....	639	543	97
1939 or earlier.....	4,642	3,543	1,100
Not reported.....	323	262	61

Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....	2,289	1,537	753
Less than \$5,000.....	552	395	158
\$5,000 to \$7,499.....	329	173	156
\$7,500 to \$9,999.....	300	146	154
\$10,000 to \$12,499.....	302	217	85
\$12,500 to \$14,999.....	202	147	55
\$15,000 to \$17,499.....	75	51	25
\$17,500 to \$19,999.....	72	62	9
\$20,000 to \$24,999.....	102	87	15
\$25,000 to \$29,999.....	71	58	13
\$30,000 to \$34,999.....	9	8	1
\$35,000 to \$39,999.....	7	3	4
\$40,000 to \$49,999.....	17	14	3
\$50,000 or more.....	24	14	10
Not reported.....	227	163	64
Median.....dollars..	8,700	9,500	8,000
Other properties.....	6,913	5,832	1,081

Value

Less than \$300,000.....	1,474	1,147	326
\$300,000 to \$399,999.....	674	511	163
\$400,000 to \$499,999.....	425	317	109
\$500,000 to \$749,999.....	1,121	791	330
\$750,000 to \$999,999.....	610	477	134
\$1,000,000 to \$1,499,999.....	761	589	172
\$1,500,000 to \$1,999,999.....	392	332	60
\$2,000,000 to \$2,999,999.....	429	345	85
\$3,000,000 to \$4,999,999.....	357	314	42
\$5,000,000 or more.....	383	326	56
Not reported.....	2,577	2,218	359
Median.....dollars..	665,000	689,600	605,800

Value Per Housing Unit

Less than \$5,000.....	1,895	1,452	443
\$5,000 to \$7,499.....	1,094	822	272
\$7,500 to \$9,999.....	900	695	205
\$10,000 to \$12,499.....	860	623	237
\$12,500 to \$14,999.....	563	453	111
\$15,000 to \$17,499.....	365	307	58
\$17,500 to \$19,999.....	203	171	32
\$20,000 to \$24,999.....	296	237	59
\$25,000 to \$34,999.....	282	257	25
\$35,000 to \$49,999.....	96	79	16
\$50,000 or more.....	71	54	17
Not reported.....	2,577	2,218	359
Median.....dollars..	8,400	8,600	7,800

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....	8,525	6,893	1,632
Less than \$50.....	195	120	75
\$50 to \$59.....	79	68	11
\$60 to \$69.....	221	171	50
\$70 to \$79.....	503	437	66
\$80 to \$89.....	738	586	152
\$90 to \$99.....	825	614	211
\$100 to \$119.....	1,179	913	265
\$120 to \$149.....	1,190	910	280
\$150 to \$174.....	991	843	148
\$175 to \$199.....	556	476	80
\$200 to \$249.....	488	411	77
\$250 to \$299.....	298	265	34
\$300 or more.....	459	373	86
No rental receipts.....	-	-	-
Not reported.....	801	706	95
Median.....dollars..	123	126	115
Mean.....dollars..	147	149	137
Acquired 1970 and 1971 (part).....	663	462	201

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
184	177	7	30	30	-	153	146	7
229	210	20	25	25	-	205	185	20
369	307	61	45	44	1	324	264	60
1,452	1,127	325	283	278	6	1,169	849	319
1,364	1,201	163	303	291	12	1,061	910	151
639	543	97	20	19	1	619	523	96
4,642	3,543	1,100	17	17	-	4,625	3,525	1,100
323	262	61	35	35	-	288	227	61
2,289	1,537	753	157	152	5	2,133	1,385	748
552	395	158	2	2	-	550	392	158
329	173	156	9	9	-	320	165	156
300	146	154	2	2	-	298	143	154
302	217	85	14	12	2	288	205	83
202	147	55	20	20	-	182	127	55
75	51	25	14	14	-	61	36	25
72	62	9	30	30	-	42	33	9
102	87	15	18	16	2	84	71	13
71	58	13	24	24	-	47	35	13
9	8	1	3	3	-	6	5	1
7	3	4	1	-	1	6	3	3
17	14	3	1	1	-	16	13	3
24	14	10	-	-	-	24	14	10
227	163	64	20	20	-	207	143	64
8,700	9,500	8,000	18,100	18,100	...	8,300	8,600	8,000
6,913	5,832	1,081	602	587	15	6,311	5,245	1,066
1,474	1,147	326	-	-	-	1,474	1,147	326
674	511	163	-	-	-	674	511	163
425	317	109	2	2	-	423	315	109
1,121	791	330	18	16	2	1,103	775	328
610	477	134	28	28	-	582	448	134
761	589	172	86	86	-	675	503	172
392	332	60	43	43	-	349	289	60
429	345	85	116	116	-	314	229	85
357	314	42	84	83	2	272	232	40
383	326	56	130	122	8	252	205	48
2,577	2,218	359	251	243	8	2,326	1,975	351
665,000	689,600	605,800	2,697,300	2,665,600	...	610,500	614,100	601,800
1,895	1,452	443	3	3	-	1,892	1,449	443
1,094	822	272	14	14	-	1,080	808	272
900	695	205	53	53	-	847	642	205
860	623	237	64	62	3	796	561	235
563	453	111	66	66	-	498	387	111
365	307	58	101	97	4	264	210	54
203	171	32	50	50	-	153	121	32
296	237	59	75	73	2	221	164	57
282	257	25	70	68	2	212	189	23
96	79	16	9	8	1	87	71	15
71	54	17	3	3	-	68	51	17
2,577	2,218	359	251	243	8	2,326	1,975	351
8,400	8,600	7,800	16,300	16,300	...	7,800	7,800	7,700
8,525	6,893	1,632	714	694	20	7,811	6,199	1,612
195	120	75	2	2	-	193	118	75
79	68	11	7	-	7	72	68	4
221	171	50	-	-	-	221	171	50
503	437	66	7	7	-	497	431	66
738	586	152	1	1	-	737	585	152
825	614	211	19	19	-	805	594	211
1,179	913	265	24	24	-	1,155	889	265
1,190	910	280	141	136	5	1,049	774	275
991	843	148	78	76	2	913	766	147
556	476	80	107	107	-	449	369	80
488	411	77	118	118	-	370	293	77
298	265	34	59	59	-	240	206	34
459	373	86	61	56	5	398	317	81
-	-	-	-	-	-	-	-	-
801	706	95	89	88	1	712	618	94
123	126	115	182	183	...	117	118	115
147	149	137	194	194	...	143	145	137
663	462	201	41	41	-	622	421	201

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2i. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Inside SMSA's, Places of 1,000,000 or More**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	8,827	7,010	1,818	759	739	20	8,069	6,271	1,799
Purchased 1967 to 1971 (part).....	2,288	1,537	751	157	152	5	2,131	1,385	747
Less than 80 percent.....	262	181	81	24	24	-	238	157	81
80 to 89 percent.....	271	155	115	23	23	-	248	132	115
90 to 94 percent.....	179	101	78	23	20	2	157	81	76
95 to 99 percent.....	202	146	56	19	18	1	182	127	55
100 percent or more.....	1,073	741	332	42	40	2	1,031	701	330
Not reported.....	302	213	89	26	26	-	275	187	89
Median.....	92	89	99	94	93	...	90	85	99
Purchased 1960 to 1966.....	3,164	2,309	855	323	320	2	2,842	1,989	853
Less than 60 percent.....	122	103	19	6	6	-	116	96	19
60 to 79 percent.....	346	269	77	32	32	-	314	237	77
80 to 89 percent.....	274	220	54	47	45	2	227	175	52
90 to 99 percent.....	404	310	94	42	42	-	362	267	94
100 percent or more.....	910	545	365	88	88	-	822	457	365
Not reported.....	1,109	863	246	107	107	-	1,002	756	246
Median.....	97	94	83	95	95	...	97	94	83
Purchased 1959 or earlier.....	3,375	3,164	212	279	267	13	3,096	2,897	199
Less than 40 percent.....	104	102	3	-	-	-	104	102	3
40 to 59 percent.....	244	228	15	21	21	-	223	207	15
60 to 79 percent.....	453	433	20	28	24	4	425	409	16
80 to 99 percent.....	514	475	39	58	57	1	457	418	39
100 percent or more.....	637	568	69	37	37	-	599	531	69
Not reported.....	1,424	1,358	66	135	127	8	1,289	1,231	58
Median.....	86	85	97	87	88	...	86	85	99
Not acquired by purchase.....	374	359	16	-	-	-	374	359	16

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	8,525	6,893	1,632	714	694	20	7,811	6,199	1,612
Less than 5 percent.....	74	66	8	2	2	-	72	64	8
5 to 9 percent.....	223	183	40	37	37	-	186	146	40
10 to 14 percent.....	949	725	224	199	192	7	750	533	217
15 to 19 percent.....	1,873	1,456	416	164	159	5	1,709	1,297	411
20 to 24 percent.....	1,129	869	261	38	38	-	1,091	831	261
25 to 29 percent.....	639	506	133	6	6	-	633	500	133
30 to 39 percent.....	677	551	126	6	6	-	671	545	126
40 percent or more.....	287	221	66	-	-	-	287	221	66
Not reported or not computed.....	2,674	2,317	358	262	254	8	2,412	2,062	350
Median.....	19	19	19	14	14	...	19	20	19
Acquired 1970 and 1971 (part).....	663	462	201	41	41	-	622	421	201

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	8,525	6,893	1,632	714	694	20	7,811	6,199	1,612
Less than 1.0 percent.....	4,170	3,433	737	397	381	16	3,773	3,052	721
1.0 to 2.9 percent.....	1,149	899	251	109	106	3	1,041	793	248
3.0 to 4.9 percent.....	437	317	119	32	32	-	403	284	119
5.0 to 6.9 percent.....	235	184	50	24	24	-	211	161	50
7.0 to 8.9 percent.....	145	81	64	4	4	-	141	77	64
9.0 to 10.9 percent.....	216	162	54	3	3	-	213	159	54
11.0 to 12.9 percent.....	84	70	13	8	8	-	76	62	13
13.0 to 14.9 percent.....	54	36	19	1	1	-	53	35	19
15 percent or more.....	191	164	27	6	6	-	185	158	27
Not reported or not computed.....	1,843	1,546	297	130	129	1	1,713	1,417	297
Median.....	0.8	0.7	0.9	0.7	0.7	...	0.8	0.7	0.9
Acquired 1970 and 1971 (part).....	663	462	201	41	41	-	622	421	201

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	1,611	1,197	414	59	58	1	1,552	1,139	413
Partnership.....	3,321	2,648	673	241	234	7	3,080	2,414	666
Real estate corporation.....	3,319	2,703	616	249	249	-	3,070	2,454	616
Real estate investment trust.....	114	98	16	12	12	-	101	86	16
Financial institution.....	15	15	-	-	-	-	15	15	-
Housing cooperative organization.....	481	439	42	175	163	12	306	276	30
Other.....	254	223	30	20	20	-	233	203	30
Not reported.....	88	44	44	2	2	-	86	42	44

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 1j. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

## Inside SMSA's, Places of 250,000 to 999,999

	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	5,656	782	4,874
PROPERTY CHARACTERISTICS			
Location by Size of Place			
Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...
Number of Housing Units			
50 to 74.....	2,246	454	1,792
75 to 99.....	1,200	151	1,049
100 to 149.....	1,049	89	961
150 to 199.....	420	41	379
200 to 299.....	446	34	412
300 to 499.....	213	11	202
500 to 999.....	79	2	77
1,000 or more.....	2	-	2
Number of Buildings			
1.....	2,944	574	2,370
2 to 4.....	1,075	86	988
5 or more.....	1,635	122	1,513
Not reported.....	2	-	2
Manner of Acquisition			
By purchase.....	5,338	537	4,801
Placed one new mortgage.....	3,386	255	3,131
Placed two or more new mortgages.....	297	21	276
Assumed mortgage(s) already on property.....	1,120	122	998
Assumed mortgage already on property and placed new mortgage.....	316	2	314
All cash.....	95	69	26
Borrowed other than with mortgage.....	62	22	40
Other.....	61	47	15
Not by purchase.....	272	201	71
Inheritance or gift.....	128	80	48
Other.....	144	121	23
Not reported.....	46	44	2
Source of Downpayment <sup>1</sup>			
Properties purchased 1965 to 1971 (part).....	3,082	56	3,027
Cash.....	2,462	43	2,419
Sale of stocks, shares or other securities.....	167	1	166
Sale of land or other real estate.....	157	-	157
Owner's cash, bank deposits, share accounts, or bonds.....	1,541	34	1,507
Borrowing other than mortgage on this property.....	453	6	447
Other cash source or source not reported... Noncash.....	145 592	2 12	143 580
Land used for structure(s) on this property.....	221	-	221
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	74	-	74
Other noncash source or no downpayment.....	297	12	285
Not reported.....	455	3	453
Other properties.....	2,574	726	1,847
Land and Building Acquisition			
During same 12-month period.....	4,318	742	3,576
Acquired land previously.....	905	19	886
Land not owned by building owner.....	188	8	180
Not reported.....	245	14	231

<sup>1</sup>Detail does not add to total because owners reported more than one source.

## Inside SMSA's, Places of 250,000 to 999,999

	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued			
Year Property Acquired			
1969 to 1971 (part).....	1,392	138	1,254
1967 and 1968.....	1,088	17	1,071
1965 and 1966.....	745	29	716
1960 to 1964.....	1,080	75	1,005
1955 to 1959.....	376	73	303
1950 to 1954.....	295	102	193
1949 or earlier.....	680	349	331
Not reported.....	-	-	-
Year Built			
1969 and 1970 (part).....	573	9	565
1967 and 1968.....	660	4	656
1965 and 1966.....	625	6	618
1960 to 1964.....	1,155	57	1,098
1950 to 1959.....	488	34	455
1940 to 1949.....	389	35	354
1939 or earlier.....	1,617	633	983
Not reported.....	148	4	144
Purchase Price Per Housing Unit			
Properties acquired by purchase 1967 to 1971 (part).....	2,368	54	2,314
Less than \$5,000.....	249	30	219
\$5,000 to \$7,499.....	264	9	256
\$7,500 to \$9,999.....	548	2	546
\$10,000 to \$12,499.....	449	4	445
\$12,500 to \$14,999.....	276	1	275
\$15,000 to \$17,499.....	142	-	142
\$17,500 to \$19,999.....	112	2	110
\$20,000 to \$24,999.....	64	3	61
\$25,000 to \$29,999.....	23	1	22
\$30,000 to \$34,999.....	42	-	42
\$35,000 to \$39,999.....	3	-	3
\$40,000 to \$49,999.....	6	-	6
\$50,000 or more.....	4	-	4
Not reported.....	186	2	184
Median.....dollars..	10,200	...	10,200
Other properties.....	3,288	729	2,559
Value			
Under \$300,000.....	618	261	358
\$300,000 to \$399,999.....	233	89	144
\$400,000 to \$499,999.....	261	14	246
\$500,000 to \$749,999.....	959	112	847
\$750,000 to \$999,999.....	516	27	489
\$1,000,000 to \$1,499,999.....	782	43	739
\$1,500,000 to \$1,999,999.....	465	25	441
\$2,000,000 to \$2,999,999.....	387	17	370
\$3,000,000 to \$4,999,999.....	302	8	294
\$5,000,000 or more.....	231	10	221
Not reported.....	901	175	726
Median.....dollars..	898,500	347,800	995,000
Value Per Housing Unit			
Less than \$5,000.....	751	312	439
\$5,000 to \$7,499.....	632	130	502
\$7,500 to \$9,999.....	897	44	853
\$10,000 to \$12,499.....	1,031	76	955
\$12,500 to \$14,999.....	559	14	544
\$15,000 to \$17,499.....	320	4	316
\$17,500 to \$19,999.....	209	7	201
\$20,000 to \$24,999.....	161	6	155
\$25,000 to \$34,999.....	126	8	119
\$35,000 to \$49,999.....	27	1	26
\$50,000 or more.....	42	5	37
Not reported.....	901	175	726
Median.....dollars..	10,200	4,900	10,700

Table 1j. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 250,000 to 999,999	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	4,882	699	4,183	Acquired before 1970.....	4,921	725	4,196
Less than \$50.....	178	85	93	Less than \$100.....	730	224	506
\$50 to \$59.....	193	78	115	\$100 to \$199.....	1,587	243	1,344
\$60 to \$69.....	239	76	163	\$200 to \$299.....	1,312	153	1,159
\$70 to \$79.....	287	134	153	\$300 to \$349.....	290	31	259
\$80 to \$89.....	267	67	200	\$350 to \$399.....	226	8	218
\$90 to \$99.....	278	42	236	\$400 to \$449.....	166	6	160
\$100 to \$119.....	663	59	603	\$450 to \$499.....	138	4	134
\$120 to \$149.....	1,207	40	1,167	\$500 to \$549.....	51	3	48
\$150 to \$174.....	562	52	510	\$550 to \$599.....	63	-	63
\$175 to \$199.....	247	17	230	\$600 to \$699.....	98	9	89
\$200 to \$249.....	146	6	140	\$700 to \$799.....	38	5	33
\$250 to \$299.....	85	3	83	\$800 or more.....	88	20	68
\$300 or more.....	79	1	78	Not reported.....	134	18	116
No rental receipts.....	-	-	-	Median.....dollars..	205	153	216
Not reported.....	452	39	413	Acquired 1970 and 1971 (part).....	735	57	678
Median.....dollars..	122	76	128	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	126	88	133	Acquired before 1970.....	4,921	725	4,196
Acquired 1970 and 1971 (part).....	709	56	652	Less than \$10.....	292	37	255
Purchase Price as Percent of Value				\$10 to \$14.....	448	71	378
Acquired by purchase.....	5,338	538	4,801	\$15 to \$19.....	766	38	728
Purchased 1967 to 1971 (part).....	2,368	54	2,314	\$20 to \$24.....	738	46	693
Less than 80 percent.....	415	16	399	\$25 to \$29.....	609	76	533
80 to 89 percent.....	456	-	456	\$30 to \$39.....	517	172	345
90 to 94 percent.....	252	3	249	\$40 to \$49.....	245	18	228
95 to 99 percent.....	226	-	226	\$50 to \$59.....	59	7	52
100 percent or more.....	779	32	747	\$60 or more.....	257	84	173
Not reported.....	239	2	237	Not reported or not computed.....	989	177	812
Median.....	93	...	93	Median.....dollars..	23	30	22
Purchased 1960 to 1966.....	1,760	46	1,714	Acquired 1970 and 1971 (part).....	735	57	678
Less than 60 percent.....	129	7	122	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	337	3	334	Acquired before 1970 <sup>2</sup> .....	4,882	699	4,183
80 to 89 percent.....	332	-	332	Less than 5 percent.....	167	47	121
90 to 99 percent.....	216	1	215	5 to 9 percent.....	578	96	483
100 percent or more.....	321	21	296	10 to 14 percent.....	1,590	221	1,369
Not reported.....	425	11	415	15 to 19 percent.....	1,021	119	902
Median.....	86	...	85	20 to 24 percent.....	273	32	241
Purchased 1959 or earlier.....	1,210	438	773	25 to 29 percent.....	269	33	236
Less than 40 percent.....	164	113	51	30 to 34 percent.....	194	67	127
40 to 59 percent.....	205	91	114	35 to 39 percent.....	122	11	111
60 to 79 percent.....	149	28	121	40 percent or more.....	109	22	87
80 to 99 percent.....	182	90	92	Not reported or not computed.....	558	51	506
100 percent or more.....	205	33	172	Median.....	14	14	14
Not reported.....	305	83	222	Acquired 1970 and 1971 (part).....	709	56	652
Median.....	71	54	78	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	318	245	73	Acquired before 1970 <sup>2</sup> .....	4,882	699	4,183
Rental Receipts as Percent of Value				Less than 20 percent.....	475	426	49
Acquired before 1970 <sup>2</sup> .....	4,882	699	4,183	20 to 29 percent.....	244	120	124
Less than 5 percent.....	86	10	76	30 to 39 percent.....	263	80	183
5 to 9 percent.....	308	42	266	40 to 49 percent.....	549	5	544
10 to 14 percent.....	1,339	100	1,239	50 to 59 percent.....	1,081	6	1,076
15 to 19 percent.....	1,197	94	1,103	60 to 69 percent.....	885	-	885
20 to 24 percent.....	500	140	361	70 to 79 percent.....	337	-	337
25 to 29 percent.....	231	65	166	80 to 89 percent.....	149	-	149
30 to 39 percent.....	99	39	61	90 to 99 percent.....	167	13	153
40 percent or more.....	67	24	42	100 to 109 percent.....	86	-	86
Not reported or not computed.....	1,055	185	870	110 percent or more.....	116	3	113
Median.....	15	20	15	Not reported or not computed.....	529	47	483
Acquired 1970 and 1971 (part).....	709	56	652	Median.....	55	15	58
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	709	56	652
Acquired before 1970 <sup>2</sup> .....	4,882	699	4,183	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	1,090	215	875	Type of Owner			
1.0 to 2.9 percent.....	820	108	711	Individual.....	1,579	258	1,322
3.0 to 4.9 percent.....	596	59	537	Partnership.....	1,809	131	1,678
5.0 to 6.9 percent.....	478	43	435	Real estate corporation.....	1,461	202	1,259
7.0 to 8.9 percent.....	294	22	272	Real estate investment trust.....	130	7	123
9.0 to 10.9 percent.....	280	71	209	Financial institution.....	104	96	8
11.0 to 12.9 percent.....	68	11	57	Housing cooperative organization.....	95	12	83
13.0 to 14.9 percent.....	107	18	88	Other.....	447	72	375
15 percent or more.....	405	34	371	Not reported.....	30	4	26
Not reported or not computed.....	746	118	628				
Median.....	3.5	2.4	3.7				
Acquired 1970 and 1971 (part).....	709	56	652				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of 250,000 to 999,999**

50-or-more-housing-unit properties.....

**MORTGAGE CHARACTERISTICS**

**Number of Mortgages**

1..... 4,091 4,091 -  
2..... 678 - 678  
3 or more..... 105 - 105

**Form of Debt of First Mortgage**

Mortgage or deed of trust..... 4,760 3,990 770  
Contract to purchase..... 114 101 13

**Origin of First Mortgage**

Mortgage made at time property acquired..... 2,745 2,428 317  
Mortgage assumed at time property acquired..... 1,117 726 391  
Mortgage placed later than acquisition of property..... 1,011 937 74  
    Refinanced mortgage: Same lender..... 508 482 27  
                                Different lender..... 404 362 41  
Mortgage placed on a property owned free and clear of debt..... 99 93 6

**Purpose of First Mortgage Placed Later Than Acquisition**

Mortgages placed later than acquisition of property..... 1,011 937 74  
Renew or extend loan that has fallen due, without increasing the outstanding balance..... 100 97 3  
Secure better terms..... 145 136 9  
Provide funds for additions, improvements, or repairs to this property..... 384 362 22  
Provide funds for investment in other real estate..... 100 87 13  
Provide funds for other types of investments..... 3 2 1  
Provide funds for educational or medical expenses..... - - -  
Other reasons..... 88 70 18  
Not reported..... 190 183 8  
Other properties..... 3,862 3,154 708

**Year First Mortgage Made or Assumed**

1969 to 1971 (part)..... 1,530 1,166 364  
1967 and 1968..... 1,083 901 182  
1965 and 1966..... 773 680 93  
1960 to 1964..... 1,120 993 127  
1955 to 1959..... 171 156 15  
1950 to 1954..... 122 119 3  
1949 or earlier..... 75 75 -

**First Mortgage Loan**

Less than \$200,000..... 600 547 53  
\$200,000 to \$299,999..... 356 281 76  
\$300,000 to \$399,999..... 401 334 67  
\$400,000 to \$499,999..... 570 439 131  
\$500,000 to \$749,999..... 784 688 96  
\$750,000 to \$999,999..... 516 390 126  
\$1,000,000 to \$1,499,999..... 597 517 81  
\$1,500,000 to \$1,999,999..... 325 264 61  
\$2,000,000 to \$2,999,999..... 388 326 62  
\$3,000,000 or more..... 336 304 32  
Median..... 662,500 661,300 670,800

**First Mortgage Outstanding Debt**

Less than \$200,000..... 864 785 80  
\$200,000 to \$299,999..... 369 283 87  
\$300,000 to \$399,999..... 595 499 97  
\$400,000 to \$499,999..... 464 385 80  
\$500,000 to \$749,999..... 610 506 103  
\$750,000 to \$999,999..... 562 443 118  
\$1,000,000 to \$1,499,999..... 514 433 82  
\$1,500,000 to \$1,999,999..... 286 234 52  
\$2,000,000 to \$2,999,999..... 347 285 62  
\$3,000,000 or more..... 262 239 23  
Median..... 558,900 546,800 618,000

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
4,874	4,091	783	598	598	-	4,276	3,493	783
<b>MORTGAGE CHARACTERISTICS</b>								
<b>Number of Mortgages</b>								
1.....	4,091	4,091	-	598	598	-	3,493	3,493
2.....	678	-	678	-	-	-	678	-
3 or more.....	105	-	105	-	-	-	105	-
<b>Form of Debt of First Mortgage</b>								
Mortgage or deed of trust.....	4,760	3,990	770	598	598	-	4,162	3,392
Contract to purchase.....	114	101	13	-	-	-	114	101
<b>Origin of First Mortgage</b>								
Mortgage made at time property acquired.....	2,745	2,428	317	438	438	-	2,307	1,990
Mortgage assumed at time property acquired.....	1,117	726	391	107	107	-	1,010	619
Mortgage placed later than acquisition of property.....	1,011	937	74	53	53	-	958	884
Refinanced mortgage: Same lender.....	508	482	27	41	41	-	467	440
Different lender.....	404	362	41	6	6	-	398	356
Mortgage placed on a property owned free and clear of debt.....	99	93	6	5	5	-	94	88
<b>Purpose of First Mortgage Placed Later Than Acquisition</b>								
Mortgages placed later than acquisition of property.....	1,011	937	74	53	53	-	958	884
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	100	97	3	12	12	-	88	85
Secure better terms.....	145	136	9	17	17	-	128	119
Provide funds for additions, improvements, or repairs to this property.....	384	362	22	3	3	-	382	360
Provide funds for investment in other real estate.....	100	87	13	-	-	-	100	87
Provide funds for other types of investments.....	3	2	1	-	-	-	3	2
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-
Other reasons.....	88	70	18	5	5	-	83	65
Not reported.....	190	183	8	16	16	-	175	167
Other properties.....	3,862	3,154	708	545	545	-	3,317	2,609
<b>Year First Mortgage Made or Assumed</b>								
1969 to 1971 (part).....	1,530	1,166	364	175	175	-	1,355	991
1967 and 1968.....	1,083	901	182	119	119	-	964	782
1965 and 1966.....	773	680	93	103	103	-	670	577
1960 to 1964.....	1,120	993	127	79	79	-	1,040	914
1955 to 1959.....	171	156	15	27	27	-	144	130
1950 to 1954.....	122	119	3	71	71	-	52	49
1949 or earlier.....	75	75	-	24	24	-	51	51
<b>First Mortgage Loan</b>								
Less than \$200,000.....	600	547	53	3	3	-	598	545
\$200,000 to \$299,999.....	356	281	76	-	-	-	356	281
\$300,000 to \$399,999.....	401	334	67	20	20	-	381	314
\$400,000 to \$499,999.....	570	439	131	36	36	-	533	403
\$500,000 to \$749,999.....	784	688	96	72	72	-	712	616
\$750,000 to \$999,999.....	516	390	126	68	68	-	448	322
\$1,000,000 to \$1,499,999.....	597	517	81	130	130	-	468	387
\$1,500,000 to \$1,999,999.....	325	264	61	61	61	-	264	203
\$2,000,000 to \$2,999,999.....	388	326	62	83	83	-	304	243
\$3,000,000 or more.....	336	304	32	126	126	-	211	179
Median.....dollars..	662,500	661,300	670,800	1,386,000	1,386,000	-	594,600	582,700
<b>First Mortgage Outstanding Debt</b>								
Less than \$200,000.....	864	785	80	5	5	-	860	780
\$200,000 to \$299,999.....	369	283	87	29	29	-	340	253
\$300,000 to \$399,999.....	595	499	97	45	45	-	551	454
\$400,000 to \$499,999.....	464	385	80	31	31	-	433	354
\$500,000 to \$749,999.....	610	506	103	61	61	-	549	446
\$750,000 to \$999,999.....	562	443	118	75	75	-	487	368
\$1,000,000 to \$1,499,999.....	514	433	82	108	108	-	406	325
\$1,500,000 to \$1,999,999.....	286	234	52	50	50	-	236	184
\$2,000,000 to \$2,999,999.....	347	285	62	99	99	-	249	186
\$3,000,000 or more.....	262	239	23	97	97	-	166	144
Median.....dollars..	558,900	546,800	618,000	1,250,200	1,250,200	-	489,400	473,200

Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	812	785	28	5	5	-	808	780	28
\$200,000 to \$299,999.....	328	283	45	29	29	-	298	253	45
\$300,000 to \$399,999.....	591	499	92	45	45	-	546	454	92
\$400,000 to \$499,999.....	503	385	119	31	31	-	472	354	119
\$500,000 to \$749,999.....	600	506	94	61	61	-	540	446	94
\$750,000 to \$999,999.....	581	443	138	75	75	-	506	368	138
\$1,000,000 to \$1,499,999.....	534	433	102	108	108	-	426	325	102
\$1,500,000 to \$1,999,999.....	271	234	37	50	50	-	221	184	37
\$2,000,000 to \$2,999,999.....	354	285	69	99	99	-	256	186	69
\$3,000,000 or more.....	300	239	59	97	97	-	204	144	59
Median.....dollars..	584,400	546,800	775,500	1,250,200	1,250,200	-	506,200	473,200	775,500
Interest Rate on First Mortgage									
Less than 5.0 percent.....	540	534	6	346	346	-	194	189	6
5.0 percent.....	150	146	4	1	1	-	149	145	4
5.1 to 5.9 percent.....	676	629	47	159	159	-	517	470	47
6.0 percent.....	1,084	922	162	39	39	-	1,045	883	162
6.1 to 6.4 percent.....	288	204	84	1	1	-	287	203	84
6.5 to 6.9 percent.....	608	481	128	34	34	-	574	447	128
7.0 percent.....	312	221	91	9	9	-	303	212	91
7.1 to 7.4 percent.....	125	104	21	-	-	-	125	104	21
7.5 to 7.9 percent.....	357	232	125	-	-	-	357	232	125
8.0 percent.....	394	342	51	-	-	-	394	342	51
8.1 to 8.4 percent.....	52	40	12	-	-	-	52	40	12
8.5 to 8.9 percent.....	138	108	29	9	9	-	129	99	29
9.0 percent.....	54	38	17	-	-	-	54	38	17
9.1 to 9.9 percent.....	64	60	4	-	-	-	64	60	4
10.0 percent or more.....	30	29	1	-	-	-	30	29	1
Median.....	6.0	6.0	6.9	4.3	4.3	-	6.5	6.2	6.9
Term of First Mortgage									
Less than 8 years.....	74	67	7	-	-	-	74	67	7
8 to 12 years.....	287	274	13	-	-	-	287	274	13
13 to 17 years.....	555	457	99	-	-	-	555	457	99
18 to 22 years.....	1,700	1,376	324	-	-	-	1,700	1,376	324
23 to 27 years.....	1,361	1,039	322	28	28	-	1,334	1,012	322
28 to 32 years.....	154	139	15	51	51	-	103	88	15
33 to 37 years.....	150	147	3	125	125	-	25	22	3
38 years or more.....	535	535	-	393	393	-	141	141	-
No stated term.....	56	56	-	-	-	-	56	56	-
Median.....	22.3	22.4	22.1	38.0+	38.0+	-	21.5	21.3	22.1
Holder of First Mortgage									
Commercial bank or trust company.....	300	216	84	28	28	-	272	188	84
Mutual savings bank.....	370	340	30	44	44	-	327	296	30
Savings and loan association.....	934	729	204	14	14	-	919	715	204
Life insurance company.....	2,359	1,952	407	206	206	-	2,153	1,746	407
Mortgage company.....	67	46	22	5	5	-	62	41	22
Federal agency.....	357	357	-	151	151	-	206	206	-
Federal National Mortgage Association.....	62	62	-	56	56	-	6	6	-
Real estate or construction company.....	30	26	4	-	-	-	30	26	4
Individual or individual's estate.....	158	144	14	-	-	-	158	144	14
Other.....	237	219	17	94	94	-	143	126	17



Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Location of First Mortgage Holder									
Property in Northeast region.....	480	448	32	55	55	-	425	393	32
Lender in Northeast.....	435	404	32	37	37	-	398	366	32
Lender in North Central.....	5	5	-	2	2	-	3	3	-
Lender in South.....	38	38	-	16	16	-	23	23	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	1	1	-	-	-	-	1	1	-
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	1,068	945	122	182	182	-	885	763	122
Lender in Northeast.....	391	328	63	70	70	-	321	258	63
Lender in North Central.....	532	479	53	24	24	-	508	455	53
Lender in South.....	126	121	5	88	88	-	37	32	5
Lender in West.....	2	2	-	-	-	-	2	2	-
Lender outside United States.....	16	15	1	-	-	-	16	15	1
Not reported.....	1	1	-	-	-	-	1	1	-
Property in South region.....	2,331	1,969	361	233	233	-	2,098	1,736	361
Lender in Northeast.....	1,045	893	152	107	107	-	937	786	152
Lender in North Central.....	181	127	54	8	8	-	173	119	54
Lender in South.....	1,033	910	123	118	118	-	915	792	123
Lender in West.....	1	1	-	-	-	-	1	1	-
Lender outside United States.....	70	37	33	-	-	-	70	37	33
Not reported.....	1	1	-	-	-	-	1	1	-
Property in West region.....	996	728	267	127	127	-	869	601	267
Lender in Northeast.....	331	241	91	63	63	-	269	178	91
Lender in North Central.....	28	25	3	13	13	-	16	13	3
Lender in South.....	110	108	2	40	40	-	70	68	2
Lender in West.....	518	349	168	9	9	-	509	341	168
Lender outside United States.....	8	4	3	2	2	-	5	2	3
Not reported.....	1	1	-	1	1	-	-	-	-
Servicing of First Mortgage									
Holder.....	2,914	2,460	454	276	276	-	2,638	2,184	454
Agent.....	1,960	1,631	328	322	322	-	1,637	1,309	328
Holder's Acquisition of First Mortgage									
Originated by holder.....	3,183	2,674	508	198	198	-	2,985	2,477	508
Purchased from present servicer.....	1,075	839	236	105	105	-	969	733	236
Purchased from someone else.....	505	468	37	266	266	-	239	202	37
Not reported.....	111	110	1	29	29	-	83	81	1
First Mortgagee Participation in Property Income									
Yes.....	181	126	55	-	-	-	181	126	55
No.....	4,684	3,957	728	598	598	-	4,087	3,359	728
Not reported.....	8	8	-	-	-	-	8	8	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,837	3,130	706	545	545	-	3,292	2,585	706
Less than 40 percent.....	60	38	23	4	4	-	57	34	23
40 to 49 percent.....	82	34	48	-	-	-	82	34	48
50 to 59 percent.....	158	92	66	21	21	-	137	72	66
60 to 69 percent.....	379	247	132	7	7	-	372	241	132
70 to 79 percent.....	640	444	195	44	44	-	595	400	195
80 to 89 percent.....	844	747	97	87	87	-	757	660	97
90 to 94 percent.....	409	362	47	67	67	-	342	295	47
95 to 99 percent.....	377	358	19	114	114	-	263	244	19
100 percent or more.....	464	436	28	139	139	-	324	297	28
Not reported.....	424	371	53	62	62	-	362	309	53
Median.....	84	87	73	95	95	-	82	85	73
Other properties.....	1,037	961	76	53	53	-	984	908	76
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	3,837	3,130	706	545	545	-	3,292	2,585	706
Less than 40 percent.....	40	38	2	4	4	-	36	34	2
40 to 49 percent.....	39	34	5	-	-	-	39	34	5
50 to 59 percent.....	99	92	6	21	21	-	78	72	6
60 to 69 percent.....	286	247	39	7	7	-	279	241	39
70 to 79 percent.....	512	444	68	44	44	-	467	400	68
80 to 89 percent.....	969	747	222	87	87	-	882	660	222
90 to 94 percent.....	447	362	85	67	67	-	380	295	85
95 to 99 percent.....	461	358	103	114	114	-	346	244	103
100 percent or more.....	561	436	125	139	139	-	422	297	125
Not reported.....	424	371	53	62	62	-	362	309	53
Median.....	87	87	89	95	95	-	86	85	89
Other properties.....	1,037	961	76	53	53	-	984	908	76

Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**MORTGAGE CHARACTERISTICS--Continued**

**First Mortgage Outstanding Debt as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	300	289	11	6	6	-	294	283	11
20 to 29 percent.....	198	170	27	5	5	-	192	165	27
30 to 39 percent.....	314	254	60	14	14	-	300	240	60
40 to 49 percent.....	520	370	150	76	76	-	444	294	150
50 to 59 percent.....	559	472	87	40	40	-	519	431	87
60 to 69 percent.....	684	501	183	59	59	-	626	443	183
70 to 79 percent.....	709	603	107	68	68	-	642	535	107
80 to 89 percent.....	433	370	63	103	103	-	330	267	63
90 to 99 percent.....	322	292	30	105	105	-	217	187	30
100 percent or more.....	109	106	3	30	30	-	79	76	3
Not reported.....	726	665	61	92	92	-	633	572	61
Median.....	62	63	61	77	77	-	61	61	61

**Total Outstanding Debt as Percent of Value**

Less than 20 percent.....	290	289	2	6	6	-	284	283	2
20 to 29 percent.....	176	170	6	5	5	-	171	165	6
30 to 39 percent.....	263	254	9	14	14	-	249	240	9
40 to 49 percent.....	419	370	49	76	76	-	342	294	49
50 to 59 percent.....	574	472	103	40	40	-	534	431	103
60 to 69 percent.....	629	501	128	59	59	-	571	443	128
70 to 79 percent.....	752	603	149	68	68	-	684	535	149
80 to 89 percent.....	546	370	176	103	103	-	443	267	176
90 to 99 percent.....	348	292	56	105	105	-	243	187	56
100 percent or more.....	150	106	45	30	30	-	121	76	45
Not reported.....	726	665	61	92	92	-	633	572	61
Median.....	65	63	74	77	77	-	64	61	74

**MORTGAGE PAYMENTS AND OTHER EXPENSES**

**Method of Payment of First Mortgage**

Regular payments required.....	4,873	4,090	783	598	598	-	4,275	3,492	783
Interest and principal.....	4,753	3,975	778	598	598	-	4,155	3,378	778
Fully amortized.....	4,164	3,510	654	598	598	-	3,566	2,912	654
Partially amortized.....	589	466	124	-	-	-	589	466	124
Principal only.....	1	1	-	-	-	-	1	1	-
Fully amortized.....	1	1	-	-	-	-	1	1	-
Partially amortized.....	1	-	-	-	-	-	-	-	-
Interest only.....	119	114	5	-	-	-	119	114	5
No regular payment required.....	1	1	-	-	-	-	1	1	-

**Items Included in First Mortgage Payment**

Regular payments of both interest and principal.....	4,753	3,975	778	598	598	-	4,155	3,378	778
Real estate taxes and property insurance.....	1,747	1,515	232	569	569	-	1,178	946	232
With no other items.....	1,051	838	213	18	18	-	1,033	820	213
With other items.....	696	677	19	551	551	-	144	125	19
Real estate taxes only.....	721	593	127	-	-	-	721	593	127
Property insurance only.....	11	11	-	-	-	-	11	11	-
Other combinations or no other items.....	2,275	1,856	418	28	28	-	2,246	1,828	418
No regular payments of interest and principal...	121	116	5	-	-	-	121	116	5

**Monthly Interest and Principal Payments on First Mortgage Per Housing Unit**

Regular monthly payments of interest and/or principal.....	4,873	4,090	783	598	598	-	4,275	3,492	783
Less than \$50.....	2,327	2,014	313	320	320	-	2,008	1,695	313
\$50 to \$59.....	706	597	109	75	75	-	631	522	109
\$60 to \$69.....	664	499	165	48	48	-	616	451	165
\$70 to \$79.....	371	321	51	48	48	-	324	273	51
\$80 to \$89.....	222	182	40	17	17	-	204	164	40
\$90 to \$99.....	203	176	27	38	38	-	165	138	27
\$100 to \$119.....	153	98	55	23	23	-	130	75	55
\$120 to \$149.....	113	102	11	16	16	-	97	86	11
\$150 to \$174.....	60	55	6	6	6	-	54	49	6
\$175 to \$199.....	17	15	2	5	5	-	12	10	2
\$200 to \$249.....	32	29	3	1	1	-	31	28	3
\$250 to \$299.....	2	1	1	1	1	-	1	-	1
\$300 or more.....	1	1	-	-	-	-	1	1	-
Median.....dollars..	51	50	57	46	46	-	52	50	57
Mean.....dollars..	56	55	60	58	58	-	56	55	60
No regular payments required.....	1	1	-	-	-	-	1	1	-



Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued									
Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit									
Regular monthly payments of interest and/or principal.....	4,873	4,090	783	598	598	-	4,275	3,492	783
Less than \$70.....	3,489	3,111	377	442	442	-	3,047	2,670	377
\$70 to \$79.....	466	321	145	48	48	-	418	273	145
\$80 to \$89.....	257	182	75	17	17	-	239	164	75
\$90 to \$99.....	195	176	18	38	38	-	156	138	18
\$100 to \$119.....	158	98	60	23	23	-	135	75	60
\$120 to \$149.....	182	102	80	16	16	-	166	86	80
\$150 to \$174.....	59	55	5	6	6	-	53	49	5
\$175 to \$199.....	18	13	4	5	5	-	13	8	4
\$200 to \$249.....	33	29	4	1	1	-	32	28	4
\$250 to \$299.....	14	1	13	1	1	-	13	-	13
\$300 or more.....	2	1	1	-	-	-	2	1	1
Median.....dollars..	49	46	70	47	47	-	49	45	70
Mean.....dollars..	59	55	78	58	58	-	59	55	78
No regular payments required.....	1	1	-	-	-	-	1	1	-
Current Status of First Mortgage Payments									
Current or ahead of schedule.....	4,634	3,866	768	548	548	-	4,086	3,318	768
Delinquent (30 days or more).....	209	194	15	46	46	-	163	148	15
1 to 3 payments.....	152	140	12	27	27	-	125	112	12
4 or more payments.....	57	55	2	19	19	-	38	36	2
Foreclosure in process.....	23	22	1	12	12	-	10	9	1
Foreclosure not in process.....	34	33	1	6	6	-	28	27	1
Not reported.....	29	29	-	3	3	-	26	26	-
No regular payments required.....	1	1	-	-	-	-	1	1	-
Real Estate Tax Per Housing Unit									
Acquired before 1970.....	4,196	3,659	537	562	562	-	3,634	3,098	537
Less than \$100.....	506	462	44	99	99	-	407	363	44
\$100 to \$199.....	1,344	1,212	132	208	208	-	1,136	1,004	132
\$200 to \$299.....	1,159	950	209	121	121	-	1,038	829	209
\$300 to \$349.....	259	237	21	27	27	-	231	210	21
\$350 to \$399.....	218	186	32	16	16	-	202	170	32
\$400 to \$449.....	160	144	16	18	18	-	142	126	16
\$450 to \$499.....	134	118	16	24	24	-	110	94	16
\$500 to \$549.....	48	42	6	11	11	-	37	32	6
\$550 to \$599.....	63	55	7	5	5	-	57	50	7
\$600 to \$699.....	89	73	16	5	5	-	84	68	16
\$700 to \$799.....	33	28	4	6	6	-	26	22	4
\$800 or more.....	68	62	6	19	19	-	49	43	6
Not reported.....	116	89	27	1	1	-	115	88	27
Median.....dollars..	216	211	237	187	187	-	220	216	237
Acquired 1970 and 1971 (part).....	678	432	246	36	36	-	641	396	246
Interest and Principal Payments on First Mortgage as Percent of Rental Receipts									
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,182	3,650	532	561	561	-	3,621	3,090	532
Less than 20 percent.....	344	324	20	11	11	-	333	313	20
20 to 29 percent.....	417	329	89	35	35	-	382	293	89
30 to 39 percent.....	1,123	943	180	148	148	-	975	795	180
40 to 49 percent.....	1,183	1,043	139	157	157	-	1,025	886	139
50 to 59 percent.....	395	364	31	81	81	-	314	283	31
60 to 69 percent.....	123	114	9	6	6	-	117	109	9
70 to 79 percent.....	37	37	-	13	13	-	24	24	-
80 to 89 percent.....	43	35	8	27	27	-	16	8	8
90 to 99 percent.....	36	36	-	9	9	-	27	27	-
100 percent or more.....	68	66	1	19	19	-	48	47	1
Not reported or not computed.....	413	357	55	53	53	-	360	304	55
Median.....	40	40	37	43	43	-	39	39	37
Other properties.....	653	415	238	28	28	-	625	387	238

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 250,000 to 999,999**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,182	3,650	532	561	561	-	3,621	3,090	532
Less than 20 percent.....	328	324	3	11	11	-	316	313	3
20 to 29 percent.....	345	329	17	35	35	-	310	293	17
30 to 39 percent.....	1,006	943	63	148	148	-	858	795	63
40 to 49 percent.....	1,278	1,043	234	157	157	-	1,120	886	234
50 to 59 percent.....	461	364	97	81	81	-	380	283	97
60 to 69 percent.....	154	114	40	6	6	-	148	109	40
70 to 79 percent.....	43	37	6	13	13	-	30	24	6
80 to 89 percent.....	41	35	6	27	27	-	14	8	6
90 to 99 percent.....	38	36	1	9	9	-	28	27	1
100 percent or more.....	76	66	9	19	19	-	56	47	9
Not reported or not computed.....	413	357	55	53	53	-	360	304	55
Median.....	41	40	46	43	43	-	41	39	46
Other properties.....	653	415	238	28	28	-	625	387	238

**Real Estate Tax Per \$1,000 Value**

Acquired before 1970.....	4,196	3,659	537	562	562	-	3,634	3,098	537
Less than \$10.....	255	223	31	104	104	-	150	119	31
\$10 to \$14.....	378	326	52	43	43	-	334	283	52
\$15 to \$19.....	728	626	102	129	129	-	599	497	102
\$20 to \$24.....	693	613	79	80	80	-	613	533	79
\$25 to \$29.....	533	423	110	50	50	-	483	373	110
\$30 to \$39.....	345	282	63	25	25	-	320	258	63
\$40 to \$49.....	228	211	16	16	16	-	211	195	16
\$50 to \$59.....	52	47	4	3	3	-	49	44	4
\$60 or more.....	173	159	14	6	6	-	167	153	14
Not reported or not computed.....	812	747	65	104	104	-	708	642	65
Median.....dollars..	22	22	23	18	18	-	23	23	23
Acquired 1970 and 1971 (part).....	678	432	246	36	36	-	641	396	246

**Real Estate Tax as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	4,183	3,651	532	561	561	-	3,622	3,091	532
Less than 5 percent.....	121	120	1	58	58	-	63	62	1
5 to 9 percent.....	483	402	81	41	41	-	442	361	81
10 to 14 percent.....	1,369	1,193	176	95	95	-	1,274	1,098	176
15 to 19 percent.....	902	777	125	159	159	-	743	618	125
20 to 24 percent.....	241	202	39	63	63	-	178	139	39
25 to 29 percent.....	236	208	28	18	18	-	218	190	28
30 to 34 percent.....	127	115	12	35	35	-	92	80	12
35 to 39 percent.....	111	105	7	19	19	-	92	86	7
40 percent or more.....	87	85	2	2	2	-	85	83	2
Not reported or not computed.....	506	445	61	72	72	-	434	373	61
Median.....	14	14	14	16	16	-	14	14	14
Acquired 1970 and 1971 (part).....	652	414	238	28	28	-	624	386	238

**Selected Owner Expenses as Percent of Rental Receipts**

Acquired before 1970 <sup>1</sup> .....	4,183	3,651	532	561	561	-	3,622	3,091	532
Less than 20 percent.....	49	49	-	1	1	-	48	48	-
20 to 29 percent.....	124	123	1	1	1	-	123	122	1
30 to 39 percent.....	183	175	8	22	22	-	161	153	8
40 to 49 percent.....	544	528	17	54	54	-	490	473	17
50 to 59 percent.....	1,076	889	186	96	96	-	979	793	186
60 to 69 percent.....	885	758	127	140	140	-	745	619	127
70 to 79 percent.....	337	267	71	59	59	-	279	208	71
80 to 89 percent.....	149	131	18	49	49	-	101	83	18
90 to 99 percent.....	153	131	22	2	2	-	151	129	22
100 to 109 percent.....	86	77	9	26	26	-	60	51	9
110 percent or more.....	113	104	9	58	58	-	55	46	9
Not reported or not computed.....	483	419	64	53	53	-	430	366	64
Median.....	58	58	61	65	65	-	57	57	61
Acquired 1970 and 1971 (part).....	652	414	238	28	28	-	624	386	238

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

<sup>2</sup>Detail does not add to total because owners reported more than one source.

Table 2j. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999

PROPERTY CHARACTERISTICS--Continued

Year Built

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 and 1970 (part).....	565	413	151	82	82	-	483	331	151
1967 and 1968.....	656	554	102	118	118	-	538	436	102
1965 and 1966.....	618	491	127	52	52	-	567	439	127
1960 to 1964.....	1,098	935	163	109	109	-	989	826	163
1950 to 1959.....	455	407	48	117	117	-	338	290	48
1940 to 1949.....	354	312	42	72	72	-	282	240	42
1939 or earlier.....	983	873	111	47	47	-	937	826	111
Not reported.....	144	107	38	1	1	-	143	105	38

Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....									
Less than \$5,000.....	2,314	1,792	522	288	288	-	2,026	1,504	522
\$5,000 to \$7,499.....	219	198	21	12	12	-	207	186	21
\$7,500 to \$9,999.....	256	196	59	4	4	-	252	192	59
\$10,000 to \$12,499.....	546	455	92	22	22	-	523	432	91
\$12,500 to \$14,999.....	445	318	128	82	82	-	364	236	128
\$15,000 to \$17,499.....	275	187	88	45	45	-	230	142	88
\$17,500 to \$19,999.....	142	120	22	23	23	-	120	97	22
\$20,000 to \$24,999.....	110	63	46	27	27	-	82	36	46
\$25,000 to \$29,999.....	61	44	17	24	24	-	37	20	17
\$30,000 to \$34,999.....	22	20	2	3	3	-	19	17	2
\$35,000 to \$39,999.....	42	27	15	2	2	-	40	25	15
\$40,000 to \$49,999.....	3	1	2	1	1	-	2	-	2
\$50,000 or more.....	6	6	-	1	1	-	4	4	-
Not reported.....	4	3	1	-	-	-	4	3	1
Median.....dollars..	184	155	29	42	42	-	142	113	29
Other properties.....	2,559	2,299	260	309	309	-	2,250	1,990	260

Value

Less than \$300,000.....	358	340	18	-	-	-	358	340	18
\$300,000 to \$399,999.....	144	125	19	2	2	-	142	123	19
\$400,000 to \$499,999.....	246	209	37	6	6	-	240	203	37
\$500,000 to \$749,999.....	847	705	142	74	74	-	772	631	142
\$750,000 to \$999,999.....	489	379	110	42	42	-	447	337	110
\$1,000,000 to \$1,499,999.....	739	572	167	72	72	-	667	500	167
\$1,500,000 to \$1,999,999.....	441	370	71	86	86	-	355	283	71
\$2,000,000 to \$2,999,999.....	370	322	47	97	97	-	274	225	47
\$3,000,000 to \$4,999,999.....	294	226	69	56	56	-	238	170	69
\$5,000,000 or more.....	221	179	42	70	70	-	151	109	42
Not reported.....	726	665	61	92	92	-	633	572	61
Median.....dollars..	995,000	970,400	1,104,900	1,823,300	1,823,300	-	922,900	871,700	1,104,900

Value Per Housing Unit

Less than \$5,000.....	439	415	24	17	17	-	422	398	24
\$5,000 to \$7,499.....	502	456	46	31	31	-	471	425	46
\$7,500 to \$9,999.....	853	702	151	94	94	-	759	608	151
\$10,000 to \$12,499.....	955	739	216	118	118	-	837	622	216
\$12,500 to \$14,999.....	544	413	131	64	64	-	480	349	131
\$15,000 to \$17,499.....	316	281	35	60	60	-	256	221	35
\$17,500 to \$19,999.....	201	132	70	14	14	-	187	118	70
\$20,000 to \$24,999.....	155	139	16	74	74	-	81	65	16
\$25,000 to \$34,999.....	119	95	24	24	24	-	95	71	24
\$35,000 to \$49,999.....	26	21	5	6	6	-	19	14	5
\$50,000 or more.....	37	33	4	2	2	-	35	31	4
Not reported.....	726	665	61	92	92	-	633	572	61
Median.....dollars..	10,700	10,500	11,600	12,300	12,300	-	10,500	10,100	11,600

Monthly Rental Receipts Per Housing Unit

Acquired before 1970 <sup>1</sup> .....									
Less than \$50.....	4,183	3,651	532	561	561	-	3,622	3,091	532
\$50 to \$59.....	93	91	2	2	2	-	91	90	2
\$60 to \$69.....	115	115	-	26	26	-	89	89	-
\$70 to \$79.....	163	153	10	49	49	-	114	104	10
\$80 to \$89.....	153	147	6	43	43	-	110	104	6
\$90 to \$99.....	200	182	18	36	36	-	164	146	18
\$100 to \$109.....	236	206	29	49	49	-	186	157	29
\$110 to \$119.....	603	546	57	122	122	-	481	424	57
\$120 to \$129.....	1,167	986	181	72	72	-	1,094	913	181
\$130 to \$139.....	510	414	96	20	20	-	490	394	96
\$140 to \$149.....	230	194	36	34	34	-	196	159	36
\$150 to \$159.....	140	117	23	24	24	-	116	93	23
\$160 to \$169.....	83	74	8	13	13	-	70	62	8
\$170 to \$179.....	78	68	10	16	16	-	62	52	10
\$180 to \$189.....	-	-	-	-	-	-	-	-	-
\$190 to \$199.....	413	357	55	53	53	-	360	304	55
\$200 to \$209.....	128	126	139	107	107	-	130	129	139
\$210 to \$219.....	133	131	148	124	124	-	135	132	148
\$220 to \$229.....	-	-	-	-	-	-	-	-	-
\$230 to \$239.....	-	-	-	-	-	-	-	-	-
\$240 to \$249.....	-	-	-	-	-	-	-	-	-
\$250 to \$259.....	-	-	-	-	-	-	-	-	-
\$260 to \$269.....	-	-	-	-	-	-	-	-	-
\$270 to \$279.....	-	-	-	-	-	-	-	-	-
\$280 to \$289.....	-	-	-	-	-	-	-	-	-
\$290 to \$299.....	-	-	-	-	-	-	-	-	-
\$300 or more.....	-	-	-	-	-	-	-	-	-
No rental receipts.....	-	-	-	-	-	-	-	-	-
Not reported.....	413	357	55	53	53	-	360	304	55
Median.....dollars..	128	126	139	107	107	-	130	129	139
Mean.....dollars..	133	131	148	124	124	-	135	132	148
Acquired 1970 and 1971 (part).....	652	414	238	28	28	-	624	386	238

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2j. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 250,000 to 999,999	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
<b>PROPERTY CHARACTERISTICS--Continued</b>									
<b>Purchase Price as Percent of Value</b>									
Acquired by purchase.....	4,801	4,020	781	597	597	-	4,202	3,423	781
Purchased 1967 to 1971 (part).....	2,314	1,792	522	288	288	-	2,026	1,504	522
Less than 80 percent.....	399	319	80	2	2	-	397	316	80
80 to 89 percent.....	456	369	87	43	43	-	414	327	87
90 to 94 percent.....	249	190	59	23	23	-	226	167	59
95 to 99 percent.....	226	173	53	40	40	-	186	133	53
100 percent or more.....	747	535	212	138	138	-	609	397	212
Not reported.....	237	206	31	42	42	-	195	164	31
Median.....	93	92	96	89	89	-	92	90	96
Purchased 1960 to 1966.....	1,714	1,475	239	167	167	-	1,546	1,308	239
Less than 60 percent.....	122	114	8	6	6	-	116	108	8
60 to 79 percent.....	334	309	25	21	21	-	314	288	25
80 to 89 percent.....	332	271	61	54	54	-	277	217	61
90 to 99 percent.....	215	199	16	29	29	-	187	170	16
100 percent or more.....	296	206	90	32	32	-	264	174	90
Not reported.....	415	376	38	26	26	-	389	350	38
Median.....	85	84	93	88	88	-	85	83	93
Purchased 1959 or earlier.....	773	753	20	142	142	-	630	611	20
Less than 40 percent.....	51	51	-	-	-	-	51	51	-
40 to 59 percent.....	114	112	1	-	-	-	114	112	1
60 to 79 percent.....	121	120	1	25	25	-	96	95	1
80 to 99 percent.....	92	88	4	43	43	-	49	45	4
100 percent or more.....	172	171	1	48	48	-	125	123	1
Not reported.....	222	210	12	27	27	-	196	183	12
Median.....	78	77	...	95	95	-	70	70	...
Not acquired by purchase.....	73	71	2	-	-	-	73	71	2
<b>Rental Receipts as Percent of Value</b>									
Acquired before 1970 <sup>1</sup> .....	4,183	3,651	532	561	561	-	3,622	3,091	532
Less than 5 percent.....	76	74	1	39	39	-	37	36	1
5 to 9 percent.....	266	250	16	110	110	-	155	140	16
10 to 14 percent.....	1,239	1,080	159	210	210	-	1,030	870	159
15 to 19 percent.....	1,103	866	237	74	74	-	1,029	792	237
20 to 24 percent.....	361	327	34	22	22	-	339	305	34
25 to 29 percent.....	166	158	8	4	4	-	162	155	8
30 to 39 percent.....	61	58	3	-	-	-	61	58	3
40 percent or more.....	42	41	1	1	1	-	41	40	1
Not reported or not computed.....	870	798	72	102	102	-	768	696	72
Median.....	15	15	16	11	11	-	15	15	16
Acquired 1970 and 1971 (part).....	652	414	238	28	28	-	624	386	238
<b>Rental Vacancy Losses as Percent of Potential Receipts</b>									
Acquired before 1970 <sup>1</sup> .....	4,183	3,651	532	561	561	-	3,622	3,091	532
Less than 1.0 percent.....	875	803	72	160	160	-	715	643	72
1.0 to 2.9 percent.....	711	660	52	128	128	-	583	532	52
3.0 to 4.9 percent.....	537	463	74	44	44	-	493	419	74
5.0 to 6.9 percent.....	435	349	87	43	43	-	392	307	87
7.0 to 8.9 percent.....	272	225	45	36	36	-	236	190	45
9.0 to 10.9 percent.....	209	187	23	10	10	-	198	177	23
11.0 to 12.9 percent.....	57	47	10	6	6	-	51	41	10
13.0 to 14.9 percent.....	88	58	30	5	5	-	83	53	30
15 percent or more.....	371	308	63	59	59	-	312	249	63
Not reported or not computed.....	628	551	76	69	69	-	558	482	76
Median.....	3.7	3.3	5.9	2.3	2.3	-	3.9	3.6	5.9
Acquired 1970 and 1971 (part).....	652	414	238	28	28	-	624	386	238
<b>OWNER CHARACTERISTICS</b>									
<b>Type of Owner</b>									
Individual.....	1,322	1,076	245	37	37	-	1,285	1,040	245
Partnership.....	1,678	1,352	326	128	128	-	1,550	1,225	326
Real estate corporation.....	1,259	1,101	158	206	206	-	1,052	895	158
Real estate investment trust.....	123	118	5	31	31	-	92	87	5
Financial institution.....	8	6	2	3	3	-	6	4	2
Housing cooperative organization.....	83	81	1	47	47	-	36	35	1
Other.....	375	346	29	147	147	-	228	199	29
Not reported.....	26	9	17	-	-	-	26	9	17

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 1k. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of 50,000 to 249,999	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 50,000 to 249,999	Total properties	Non-mortgaged properties	Mortgaged properties
50-or-more-housing-unit properties...	5,956	350	5,606	PROPERTY CHARACTERISTICS--Continued			
PROPERTY CHARACTERISTICS				Year Property Acquired			
Location by Size of Place				1969 to 1971 (part).....	1,482	92	1,390
Inside SMSA's.....	...	...	...	1967 and 1968.....	1,634	72	1,562
1,000,000 or more.....	...	...	...	1965 and 1966.....	874	11	863
250,000 to 999,999.....	...	...	...	1960 to 1964.....	1,004	11	993
50,000 to 249,999.....	...	...	...	1955 to 1959.....	363	38	325
10,000 to 49,999.....	...	...	...	1950 to 1954.....	289	33	256
Less than 10,000 and rural.....	...	...	...	1949 or earlier.....	310	93	216
Outside SMSA's.....	...	...	...	Not reported.....	-	-	-
10,000 or more.....	...	...	...	Year Built			
2,500 to 9,999.....	...	...	...	1969 and 1970 (part).....	695	24	672
Less than 2,500 and rural.....	...	...	...	1967 and 1968.....	1,169	27	1,142
Number of Housing Units				1965 and 1966.....	889	29	860
50 to 74.....	2,471	203	2,267	1960 to 1964.....	1,386	10	1,376
75 to 99.....	1,249	47	1,202	1950 to 1959.....	690	44	646
100 to 149.....	1,117	53	1,064	1940 to 1949.....	370	75	295
150 to 199.....	528	14	514	1939 or earlier.....	639	123	517
200 to 299.....	371	19	352	Not reported.....	117	18	99
300 to 499.....	156	6	150	Purchase Price Per Housing Unit			
500 to 999.....	52	5	47	Properties acquired by purchase 1967 to 1971 (part).....	3,028	87	2,942
1,000 or more.....	13	3	10	Less than \$5,000.....	138	44	94
Number of Buildings				\$5,000 to \$7,499.....	274	2	272
1.....	2,991	161	2,830	\$7,500 to \$9,999.....	694	18	677
2 to 4.....	1,066	50	1,016	\$10,000 to \$12,499.....	791	5	787
5 or more.....	1,899	139	1,760	\$12,500 to \$14,999.....	424	3	420
Not reported.....	-	-	-	\$15,000 to \$17,499.....	247	6	241
Manner of Acquisition				\$17,500 to \$19,999.....	101	-	101
By purchase.....	5,775	240	5,535	\$20,000 to \$24,999.....	93	8	85
Placed one new mortgage.....	3,687	101	3,586	\$25,000 to \$29,999.....	36	-	36
Placed two or more new mortgages.....	592	5	588	\$30,000 to \$34,999.....	4	-	4
Assumed mortgage(s) already on property.....	732	35	697	\$35,000 to \$39,999.....	3	-	3
Assumed mortgage already on property and placed new mortgage.....	505	6	499	\$40,000 to \$49,999.....	-	-	-
All cash.....	143	85	58	\$50,000 or more.....	39	-	39
Borrowed other than with mortgage.....	77	6	71	Not reported.....	184	2	182
Other.....	38	3	36	Median.....dollars..	11,000	4,800	11,100
Not by purchase.....	134	65	69	Other properties.....	2,928	264	2,664
Inheritance or gift.....	69	28	41	Value			
Other.....	65	37	28	Under \$300,000.....	202	90	112
Not reported.....	47	45	2	\$300,000 to \$399,999.....	208	26	181
Source of Downpayment <sup>1</sup>				\$400,000 to \$499,999.....	288	9	279
Properties purchased 1965 to 1971 (part).....	3,914	113	3,801	\$500,000 to \$749,999.....	948	20	928
Cash.....	3,530	92	3,437	\$750,000 to \$999,999.....	923	40	883
Sale of stocks, shares or other securities.....	503	3	500	\$1,000,000 to \$1,499,999.....	1,111	50	1,061
Sale of land or other real estate.....	308	-	308	\$1,500,000 to \$1,999,999.....	525	3	522
Owner's cash, bank deposits, share accounts, or bonds.....	2,012	66	1,947	\$2,000,000 to \$2,999,999.....	495	16	480
Borrowing other than mortgage on this property.....	510	-	510	\$3,000,000 to \$4,999,999.....	241	16	224
Other cash source or source not reported.....	196	24	172	\$5,000,000 or more.....	163	10	153
Noncash.....	756	-	756	Not reported.....	853	71	783
Land used for structure(s) on this property.....	462	-	462	Median.....dollars..	995,200	681,800	1,013,300
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	158	-	158	Value Per Housing Unit			
Other noncash source or no downpayment.....	136	-	136	Less than \$5,000.....	364	108	256
Not reported.....	598	22	576	\$5,000 to \$7,499.....	517	49	468
Other properties.....	2,042	237	1,805	\$7,500 to \$9,999.....	904	32	872
Land and Building Acquisition				\$10,000 to \$12,499.....	1,174	5	1,170
During same 12-month period.....	4,250	292	3,958	\$12,500 to \$14,999.....	828	41	787
Acquired land previously.....	1,380	50	1,330	\$15,000 to \$17,499.....	703	10	693
Land not owned by building owner.....	150	3	146	\$17,500 to \$19,999.....	273	22	251
Not reported.....	177	4	172	\$20,000 to \$24,999.....	139	11	128
				\$25,000 to \$34,999.....	151	-	151
				\$35,000 to \$49,999.....	12	-	12
				\$50,000 or more.....	37	2	35
				Not reported.....	853	71	783
				Median.....dollars..	11,600	6,600	11,700

<sup>1</sup>Detail does not add to total because owners reported more than one source.



Table 1k. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000 to 249,999	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of 50,000 to 249,999	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	5,144	285	4,859	Acquired before 1970.....	5,194	286	4,908
Less than \$50.....	117	25	92	Less than \$100.....	440	82	358
\$50 to \$59.....	95	31	64	\$100 to \$199.....	1,556	61	1,495
\$60 to \$69.....	88	4	84	\$200 to \$299.....	1,356	27	1,329
\$70 to \$79.....	102	34	68	\$300 to \$349.....	555	26	529
\$80 to \$89.....	255	3	252	\$350 to \$399.....	300	5	296
\$90 to \$99.....	419	46	373	\$400 to \$449.....	222	26	195
\$100 to \$119.....	748	43	705	\$450 to \$499.....	187	4	183
\$120 to \$149.....	1,296	21	1,274	\$500 to \$549.....	94	1	93
\$150 to \$174.....	852	6	846	\$550 to \$599.....	108	-	108
\$175 to \$199.....	290	3	287	\$600 to \$699.....	105	4	101
\$200 to \$249.....	255	13	242	\$700 to \$799.....	44	-	44
\$250 to \$299.....	115	2	113	\$800 or more.....	98	13	85
\$300 or more.....	74	8	66	Not reported.....	130	37	93
No rental receipts.....	-	-	-	Median.....dollars..	239	170	241
Not reported.....	438	45	393	Acquired 1970 and 1971 (part).....	762	64	698
Median.....dollars..	132	94	133	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	137	102	139	Acquired before 1970.....	5,194	286	4,908
Acquired 1970 and 1971 (part).....	727	44	683	Less than \$10.....	261	2	259
Purchase Price as Percent of Value				\$10 to \$14.....	553	20	533
Acquired by purchase.....	5,775	240	5,535	\$15 to \$19.....	934	28	906
Purchased 1967 to 1971 (part).....	3,028	87	2,942	\$20 to \$24.....	878	32	845
Less than 80 percent.....	674	4	670	\$25 to \$29.....	708	32	676
80 to 89 percent.....	419	6	414	\$30 to \$39.....	480	31	449
90 to 94 percent.....	336	2	334	\$40 to \$49.....	193	16	177
95 to 99 percent.....	313	9	304	\$50 to \$59.....	136	24	113
100 percent or more.....	1,059	64	995	\$60 or more.....	162	6	157
Not reported.....	226	2	225	Not reported or not computed.....	889	95	795
Median.....	94	66	94	Median.....dollars..	22	27	22
Purchased 1960 to 1966.....	1,852	18	1,834	Acquired 1970 and 1971 (part).....	762	64	698
Less than 60 percent.....	161	2	159	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	365	2	363	Acquired before 1970 <sup>2</sup> .....	5,144	285	4,859
80 to 89 percent.....	318	2	316	Less than 5 percent.....	51	-	51
90 to 99 percent.....	257	3	253	5 to 9 percent.....	689	23	666
100 percent or more.....	308	3	306	10 to 14 percent.....	1,386	105	1,281
Not reported.....	443	6	437	15 to 19 percent.....	1,048	15	1,033
Median.....	85	...	85	20 to 24 percent.....	650	10	640
Purchased 1959 or earlier.....	896	137	759	25 to 29 percent.....	423	12	411
Less than 40 percent.....	23	12	11	30 to 34 percent.....	184	5	179
40 to 59 percent.....	73	10	63	35 to 39 percent.....	69	31	38
60 to 79 percent.....	146	10	136	40 percent or more.....	115	7	108
80 to 99 percent.....	181	31	150	Not reported or not computed.....	529	77	452
100 percent or more.....	160	9	151	Median.....	15	13	15
Not reported.....	314	65	248	Acquired 1970 and 1971 (part).....	727	44	683
Median.....	85	82	86	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	181	110	71	Acquired before 1970 <sup>2</sup> .....	5,144	285	4,859
Rental Receipts as Percent of Value				Less than 20 percent.....	192	159	32
Acquired before 1970 <sup>2</sup> .....	5,144	285	4,859	20 to 29 percent.....	72	23	49
Less than 5 percent.....	57	23	34	30 to 39 percent.....	255	41	214
5 to 9 percent.....	403	10	392	40 to 49 percent.....	641	1	640
10 to 14 percent.....	1,615	34	1,580	50 to 59 percent.....	1,122	3	1,119
15 to 19 percent.....	1,327	30	1,297	60 to 69 percent.....	1,022	2	1,020
20 to 24 percent.....	438	40	398	70 to 79 percent.....	646	2	644
25 to 29 percent.....	131	28	103	80 to 89 percent.....	180	-	180
30 to 39 percent.....	81	10	70	90 to 99 percent.....	128	-	128
40 percent or more.....	56	4	52	100 to 109 percent.....	134	-	134
Not reported or not computed.....	1,036	105	931	110 percent or more.....	240	2	238
Median.....	14	18	14	Not reported or not computed.....	513	51	461
Acquired 1970 and 1971 (part).....	727	44	683	Median.....	60	14	61
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	727	44	683
Acquired before 1970 <sup>2</sup> .....	5,144	285	4,859	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	1,197	69	1,128	Type of Owner			
1.0 to 2.9 percent.....	972	42	931	Individual.....	1,486	93	1,393
3.0 to 4.9 percent.....	471	29	442	Partnership.....	2,200	41	2,160
5.0 to 6.9 percent.....	476	9	467	Real estate corporation.....	1,473	130	1,343
7.0 to 8.9 percent.....	237	27	210	Real estate investment trust.....	89	2	87
9.0 to 10.9 percent.....	243	22	221	Financial institution.....	52	26	27
11.0 to 12.9 percent.....	63	1	62	Housing cooperative organization.....	372	4	368
13.0 to 14.9 percent.....	128	-	128	Other.....	239	37	202
15 percent or more.....	548	29	519	Not reported.....	45	18	26
Not reported or not computed.....	809	57	752				
Median.....	2.9	4.0	2.9				
Acquired 1970 and 1971 (part).....	727	44	683				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2k. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000 to 249,999

50-or-more-housing-unit properties.....

MORTGAGE CHARACTERISTICS

Number of Mortgages

1.....  
2.....  
3 or more.....

Form of Debt of First Mortgage

Mortgage or deed of trust.....  
Contract to purchase.....

Origin of First Mortgage

Mortgage made at time property acquired.....  
Mortgage assumed at time property acquired.....  
Mortgage placed later than acquisition of property.....  
Refinanced mortgage: Same lender.....  
Different lender.....  
Mortgage placed on a property owned free and clear of debt.....

Purpose of First Mortgage Placed Later Than Acquisition

Mortgages placed later than acquisition of property.....  
Renew or extend loan that has fallen due, without increasing the outstanding balance.....  
Secure better terms.....  
Provide funds for additions, improvements, or repairs to this property.....  
Provide funds for investment in other real estate.....  
Provide funds for other types of investments.....  
Provide funds for educational or medical expenses.....  
Other reasons.....  
Not reported.....  
Other properties.....

Year First Mortgage Made or Assumed

1969 to 1971 (part).....  
1967 and 1968.....  
1965 and 1966.....  
1960 to 1964.....  
1955 to 1959.....  
1950 to 1954.....  
1949 or earlier.....

First Mortgage Loan

Less than \$200,000.....  
\$200,000 to \$299,999.....  
\$300,000 to \$399,999.....  
\$400,000 to \$499,999.....  
\$500,000 to \$749,999.....  
\$750,000 to \$999,999.....  
\$1,000,000 to \$1,499,999.....  
\$1,500,000 to \$1,999,999.....  
\$2,000,000 to \$2,999,999.....  
\$3,000,000 or more.....  
Median.....dollars..

First Mortgage Outstanding Debt

Less than \$200,000.....  
\$200,000 to \$299,999.....  
\$300,000 to \$399,999.....  
\$400,000 to \$499,999.....  
\$500,000 to \$749,999.....  
\$750,000 to \$999,999.....  
\$1,000,000 to \$1,499,999.....  
\$1,500,000 to \$1,999,999.....  
\$2,000,000 to \$2,999,999.....  
\$3,000,000 or more.....  
Median.....dollars..

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
5,606	4,530	1,076	1,000	983	17	4,606	3,547	1,059
MORTGAGE CHARACTERISTICS								
Number of Mortgages								
1.....	4,530	4,530	-	983	983	-	3,547	3,547
2.....	932	-	932	17	-	17	916	-
3 or more.....	143	-	143	-	-	-	143	-
Form of Debt of First Mortgage								
Mortgage or deed of trust.....	5,517	4,451	1,066	1,000	983	17	4,517	3,468
Contract to purchase.....	89	79	10	-	-	-	89	79
Origin of First Mortgage								
Mortgage made at time property acquired.....	3,629	3,078	551	819	817	2	2,810	2,261
Mortgage assumed at time property acquired.....	992	554	438	99	84	15	893	470
Mortgage placed later than acquisition of property.....	985	898	87	82	82	-	902	816
Refinanced mortgage: Same lender.....	650	596	55	70	70	-	580	526
Different lender.....	192	170	22	9	9	-	183	161
Mortgage placed on a property owned free and clear of debt.....	143	132	10	4	4	-	139	129
Purpose of First Mortgage Placed Later Than Acquisition								
Mortgages placed later than acquisition of property.....	985	898	87	82	82	-	902	816
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	159	148	11	8	8	-	152	140
Secure better terms.....	243	216	26	14	14	-	229	203
Provide funds for additions, improvements, or repairs to this property.....	234	214	21	3	3	-	231	211
Provide funds for investment in other real estate.....	108	101	7	-	-	-	108	101
Provide funds for other types of investments.....	32	31	1	-	-	-	32	31
Provide funds for educational or medical expenses.....	-	-	-	-	-	-	-	-
Other reasons.....	74	58	15	11	11	-	62	47
Not reported.....	135	129	5	46	46	-	88	83
Other properties.....	4,621	3,632	989	918	901	17	3,703	2,731
Year First Mortgage Made or Assumed								
1969 to 1971 (part).....	1,674	1,220	454	223	209	14	1,451	1,011
1967 and 1968.....	1,536	1,180	356	151	151	-	1,385	1,029
1965 and 1966.....	1,118	920	197	155	153	1	963	767
1960 to 1964.....	880	811	69	262	260	2	618	551
1955 to 1959.....	172	172	-	24	24	-	148	148
1950 to 1954.....	177	177	-	139	139	-	38	38
1949 or earlier.....	50	50	-	46	46	-	4	4
First Mortgage Loan								
Less than \$200,000.....	350	300	50	-	-	-	350	300
\$200,000 to \$299,999.....	335	210	125	16	2	14	320	208
\$300,000 to \$399,999.....	410	292	119	19	19	-	391	272
\$400,000 to \$499,999.....	631	482	150	72	72	-	559	409
\$500,000 to \$749,999.....	1,135	899	237	82	82	-	1,053	817
\$750,000 to \$999,999.....	855	713	142	253	253	-	603	460
\$1,000,000 to \$1,499,999.....	876	747	129	267	267	-	610	481
\$1,500,000 to \$1,999,999.....	446	404	43	124	124	-	323	280
\$2,000,000 to \$2,999,999.....	323	277	46	94	93	1	230	184
\$3,000,000 or more.....	243	207	35	73	71	2	170	137
Median.....dollars..	736,900	779,000	599,600	1,107,500	1,117,500	...	662,200	678,800
First Mortgage Outstanding Debt								
Less than \$200,000.....	656	552	104	2	2	-	654	550
\$200,000 to \$299,999.....	358	235	123	85	71	14	273	164
\$300,000 to \$399,999.....	660	521	139	48	48	-	611	472
\$400,000 to \$499,999.....	551	420	132	32	32	-	519	388
\$500,000 to \$749,999.....	1,017	797	220	151	151	-	866	646
\$750,000 to \$999,999.....	775	638	137	240	240	-	535	398
\$1,000,000 to \$1,499,999.....	723	621	102	197	197	-	526	423
\$1,500,000 to \$1,999,999.....	419	376	43	106	106	-	313	270
\$2,000,000 to \$2,999,999.....	238	195	43	74	73	1	164	122
\$3,000,000 or more.....	210	178	33	65	63	2	146	114
Median.....dollars..	642,000	668,700	545,200	939,000	944,500	...	570,900	577,600



(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Holder of First Mortgage

Inside SMSA's, Places of 50,000 to 249,999	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
MORTGAGE CHARACTERISTICS--Continued									
Total Mortgage Outstanding Debt									
Less than \$200,000.....	580	552	28	2	2	-	578	550	28
\$200,000 to \$299,999.....	347	235	112	85	71	14	262	164	98
\$300,000 to \$399,999.....	588	521	67	48	48	-	539	472	67
\$400,000 to \$499,999.....	557	420	138	32	32	-	525	388	138
\$500,000 to \$749,999.....	1,031	797	233	151	151	-	880	646	233
\$750,000 to \$999,999.....	838	638	200	240	240	-	598	398	200
\$1,000,000 to \$1,499,999.....	755	621	135	197	197	-	558	423	135
\$1,500,000 to \$1,999,999.....	435	376	59	106	106	-	328	270	59
\$2,000,000 to \$2,999,999.....	249	195	54	74	73	1	175	122	53
\$3,000,000 or more.....	227	178	48	65	63	2	162	114	46
Median.....dollars..	677,200	668,700	706,500	939,000	944,500	...	613,200	577,600	712,200
Interest Rate on First Mortgage									
Less than 5.0 percent.....	804	790	15	664	650	14	141	140	1
5.0 percent.....	76	74	2	1	1	-	75	73	2
5.1 to 5.9 percent.....	736	652	84	160	157	3	575	495	80
6.0 percent.....	1,008	801	207	54	54	-	954	747	207
6.1 to 6.4 percent.....	296	216	80	11	11	-	285	206	80
6.5 to 6.9 percent.....	815	632	183	44	44	-	771	588	183
7.0 percent.....	293	198	95	12	12	-	281	186	95
7.1 to 7.4 percent.....	284	251	33	1	1	-	283	250	33
7.5 to 7.9 percent.....	461	282	179	23	23	-	438	259	179
8.0 percent.....	314	293	22	-	-	-	314	293	22
8.1 to 8.4 percent.....	109	36	73	-	-	-	109	36	73
8.5 to 8.9 percent.....	233	203	30	30	30	-	203	173	30
9.0 percent.....	81	43	38	-	-	-	81	43	38
9.1 to 9.9 percent.....	60	25	35	-	-	-	60	25	35
10.0 percent or more.....	34	34	-	-	-	-	34	34	-
Median.....	6.4	6.0	6.9	3.8	3.8	...	6.7	6.7	6.9
Term of First Mortgage									
Less than 8 years.....	146	138	9	-	-	-	146	138	9
8 to 12 years.....	306	254	52	-	-	-	306	254	52
13 to 17 years.....	544	455	89	15	15	-	529	441	89
18 to 22 years.....	1,718	1,205	513	11	11	-	1,707	1,194	513
23 to 27 years.....	1,612	1,286	326	18	5	14	1,594	1,281	313
28 to 32 years.....	190	155	35	56	56	-	135	99	35
33 to 37 years.....	128	127	1	119	119	-	9	8	1
38 years or more.....	904	899	4	782	778	3	122	121	1
No stated term.....	57	12	45	-	-	-	57	12	45
Median.....	23.1	23.8	21.5	38.0+	38.0+	...	21.7	21.9	21.4
Holder of First Mortgage									
Commercial bank or trust company.....	330	258	72	47	47	-	284	212	72
Mutual savings bank.....	784	613	171	157	154	3	628	460	168
Savings and loan association.....	1,120	851	269	2	2	-	1,118	849	269
Life insurance company.....	2,387	1,867	520	201	201	-	2,186	1,666	520
Mortgage company.....	45	36	9	22	22	-	23	14	9
Federal agency.....	592	577	15	443	430	14	148	147	1
Federal National Mortgage Association.....	44	44	-	43	43	-	1	1	-
Real estate or construction company.....	34	31	4	-	-	-	34	31	4
Individual or individual's estate.....	102	92	10	-	-	-	102	92	10
Other.....	167	161	6	85	85	-	82	76	6

Table 2k. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE CHARACTERISTICS--Continued**

**Location of First Mortgage Holder**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	1,093	901	193	294	291	3	800	610	190
Lender in Northeast.....	943	752	190	178	175	3	765	578	187
Lender in North Central.....	4	4	-	-	-	-	4	4	-
Lender in South.....	144	144	-	116	116	-	28	28	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	2	-	2	-	-	-	2	-	2
Not reported.....	-	-	-	-	-	-	-	-	-
Property in North Central region.....	1,000	946	54	353	353	-	647	593	54
Lender in Northeast.....	210	176	33	29	29	-	180	147	33
Lender in North Central.....	436	419	17	58	58	-	378	361	17
Lender in South.....	315	315	-	265	265	-	50	50	-
Lender in West.....	-	-	-	-	-	-	-	-	-
Lender outside United States.....	39	36	4	-	-	-	39	36	4
Not reported.....	-	-	-	-	-	-	-	-	-
Property in South region.....	2,198	1,771	427	243	229	14	1,955	1,542	413
Lender in Northeast.....	1,128	911	218	118	118	-	1,010	793	218
Lender in North Central.....	176	94	82	9	9	-	167	85	82
Lender in South.....	831	718	113	116	102	14	715	616	99
Lender in West.....	6	-	6	-	-	-	6	-	6
Lender outside United States.....	57	49	9	-	-	-	57	49	9
Not reported.....	-	-	-	-	-	-	-	-	-
Property in West region.....	1,314	913	402	111	111	-	1,204	802	402
Lender in Northeast.....	289	169	120	28	28	-	262	142	120
Lender in North Central.....	135	100	35	28	28	-	107	72	35
Lender in South.....	101	98	3	53	53	-	48	45	3
Lender in West.....	767	542	225	2	2	-	765	539	225
Lender outside United States.....	23	4	19	-	-	-	23	4	19
Not reported.....	-	-	-	-	-	-	-	-	-

**Servicing of First Mortgage**

Holder.....	3,666	2,968	697	534	531	3	3,131	2,437	694
Agent.....	1,940	1,562	378	465	452	14	1,475	1,110	365

**Holder's Acquisition of First Mortgage**

Originated by holder.....	3,622	2,847	775	301	298	3	3,321	2,550	772
Purchased from present servicer.....	1,139	901	238	141	128	14	997	773	224
Purchased from someone else.....	823	762	61	553	553	-	270	209	61
Not reported.....	22	20	2	5	5	-	17	15	2

**First Mortgagee Participation in Property Income**

Yes.....	255	182	73	-	-	-	255	182	73
No.....	5,351	4,348	1,003	1,000	983	17	4,351	3,365	986
Not reported.....	-	-	-	-	-	-	-	-	-

**First Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,608	3,623	985	918	901	17	3,690	2,722	968
Less than 40 percent.....	45	32	13	-	-	-	45	32	13
40 to 49 percent.....	61	30	31	-	-	-	61	30	31
50 to 59 percent.....	243	111	132	15	1	14	228	110	119
60 to 69 percent.....	463	223	241	2	2	-	461	221	241
70 to 79 percent.....	840	526	314	66	65	1	774	461	313
80 to 89 percent.....	1,111	949	163	189	189	-	923	760	163
90 to 94 percent.....	473	450	23	102	101	1	372	350	22
95 to 99 percent.....	409	394	15	221	221	-	189	173	15
100 percent or more.....	591	585	6	257	256	1	334	329	5
Not reported.....	371	324	47	67	67	-	304	257	47
Median.....	84	87	71	96	96	...	81	84	71
Other properties.....	998	907	91	82	82	-	916	825	91

**Total Mortgage Loan as Percent of Purchase Price**

Acquired by purchase with first mortgage made or assumed at time of purchase.....	4,608	3,623	985	918	901	17	3,690	2,722	968
Less than 40 percent.....	35	32	3	-	-	-	35	32	3
40 to 49 percent.....	32	30	2	-	-	-	32	30	2
50 to 59 percent.....	114	111	4	1	1	-	113	110	4
60 to 69 percent.....	247	223	24	16	2	14	231	221	11
70 to 79 percent.....	634	526	108	66	65	1	568	461	107
80 to 89 percent.....	1,339	949	390	189	189	-	1,150	760	390
90 to 94 percent.....	559	450	109	101	101	-	458	350	109
95 to 99 percent.....	517	394	124	222	221	1	296	173	122
100 percent or more.....	759	585	174	257	256	1	502	329	173
Not reported.....	371	324	47	67	67	-	304	257	47
Median.....	87	87	88	96	96	...	86	84	88
Other properties.....	998	907	91	82	82	-	916	825	91



Table 2k. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

Inside SMSA's, Places of 50,000 to 249,999

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	206	180	25	1	1	-	205	179	25
20 to 29 percent.....	149	109	40	1	1	-	148	108	40
30 to 39 percent.....	227	184	43	74	74	-	153	110	43
40 to 49 percent.....	445	342	103	34	34	-	411	308	103
50 to 59 percent.....	835	607	228	85	72	14	750	536	214
60 to 69 percent.....	1,035	749	286	103	103	-	932	646	286
70 to 79 percent.....	844	670	174	159	156	3	685	515	170
80 to 89 percent.....	523	468	55	71	71	-	452	397	55
90 to 99 percent.....	379	360	19	204	204	-	175	156	19
100 percent or more.....	180	175	6	128	128	-	52	46	6
Not reported.....	783	685	98	139	139	-	644	545	98
Median.....	65	66	61	78	78	...	63	64	61

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	202	180	21	1	1	-	201	179	21
20 to 29 percent.....	113	109	4	1	1	-	112	108	4
30 to 39 percent.....	185	184	2	74	74	-	112	110	2
40 to 49 percent.....	393	342	51	34	34	-	360	308	51
50 to 59 percent.....	698	607	90	72	72	-	626	536	90
60 to 69 percent.....	954	749	205	117	103	14	838	646	191
70 to 79 percent.....	961	670	291	159	156	3	802	515	288
80 to 89 percent.....	592	468	124	71	71	-	521	397	124
90 to 99 percent.....	482	360	122	204	204	-	278	156	122
100 percent or more.....	242	175	67	128	128	-	113	46	67
Not reported.....	783	685	98	139	139	-	644	545	98
Median.....	68	66	73	78	78	...	66	64	74

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	5,606	4,530	1,076	1,000	983	17	4,606	3,547	1,059
Interest and principal.....	5,521	4,475	1,046	1,000	983	17	4,521	3,492	1,029
Fully amortized.....	4,695	3,816	879	1,000	983	17	3,695	2,833	862
Partially amortized.....	826	659	167	-	-	-	826	659	167
Principal only.....	-	-	-	-	-	-	-	-	-
Fully amortized.....	-	-	-	-	-	-	-	-	-
Partially amortized.....	-	-	-	-	-	-	-	-	-
Interest only.....	85	55	30	-	-	-	85	55	30
No regular payment required.....	-	-	-	-	-	-	-	-	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	5,521	4,475	1,046	1,000	983	17	4,521	3,492	1,029
Real estate taxes and property insurance.....	2,001	1,723	277	949	932	17	1,052	791	261
With no other items.....	1,007	753	253	5	5	-	1,002	748	253
With other items.....	994	970	24	944	927	17	50	43	7
Real estate taxes only.....	930	757	173	-	-	-	930	757	173
Property insurance only.....	36	30	6	-	-	-	36	30	6
Other combinations or no other items.....	2,555	1,965	589	51	51	-	2,504	1,915	589
No regular payments of interest and principal...	85	55	30	-	-	-	85	55	30

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	5,606	4,530	1,076	1,000	983	17	4,606	3,547	1,059
Less than \$50.....	2,152	1,788	364	501	486	15	1,651	1,302	349
\$50 to \$59.....	1,125	843	282	170	170	-	955	673	282
\$60 to \$69.....	819	642	178	127	127	-	692	514	178
\$70 to \$79.....	580	494	86	43	43	-	537	451	86
\$80 to \$89.....	301	207	94	34	33	1	267	175	93
\$90 to \$99.....	245	228	17	23	22	1	222	206	16
\$100 to \$119.....	226	195	31	84	84	-	142	111	31
\$120 to \$149.....	83	78	4	15	15	-	67	63	4
\$150 to \$174.....	27	10	17	3	3	-	24	7	17
\$175 to \$199.....	15	14	1	-	-	-	15	14	1
\$200 to \$249.....	4	4	-	-	-	-	4	4	-
\$250 to \$299.....	28	27	1	-	-	-	28	27	1
\$300 or more.....	1	-	1	-	-	-	1	-	1
Median.....dollars..	55	55	56	49	50	...	56	57	56
Mean.....dollars..	58	59	58	56	56	...	59	59	58
No regular payments required.....	-	-	-	-	-	-	-	-	-

Table 2k. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 50,000 to 249,999**

**MORTGAGE PAYMENTS AND OTHER EXPENSES—Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Regular monthly payments of interest and/or principal.....	5,606	4,530	1,076	1,000	983	17	4,606	3,547	1,059
Less than \$70.....	3,759	3,273	486	798	783	15	2,961	2,489	472
\$70 to \$79.....	715	494	220	43	43	—	671	451	220
\$80 to \$89.....	304	207	97	33	33	—	272	175	97
\$90 to \$99.....	308	228	80	23	22	1	285	206	79
\$100 to \$119.....	304	195	110	85	84	1	220	111	109
\$120 to \$149.....	122	78	44	15	15	—	107	63	44
\$150 to \$174.....	37	10	27	3	3	—	34	7	27
\$175 to \$199.....	21	14	8	—	—	—	21	14	8
\$200 to \$249.....	5	4	1	—	—	—	5	4	1
\$250 to \$299.....	28	27	1	—	—	—	28	27	1
\$300 or more.....	1	—	1	—	—	—	1	—	1
Median.....dollars..	52	48	72	44	44	***	54	50	72
Mean.....dollars..	61	59	74	56	56	***	63	59	74
No regular payments required.....	—	—	—	—	—	—	—	—	—

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	5,345	4,340	1,005	924	907	17	4,421	3,433	988
Delinquent (30 days or more).....	239	173	67	73	73	—	166	99	67
1 to 3 payments.....	167	113	54	38	38	—	129	75	54
4 or more payments.....	72	60	13	35	35	—	37	24	13
Foreclosure in process.....	27	14	13	11	11	—	16	3	13
Foreclosure not in process.....	45	45	—	24	24	—	21	21	—
Not reported.....	22	18	4	3	3	—	19	15	4
No regular payments required.....	—	—	—	—	—	—	—	—	—

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	4,908	4,075	833	868	865	3	4,040	3,210	830
Less than \$100.....	358	290	69	67	67	—	292	223	69
\$100 to \$199.....	1,495	1,286	209	160	160	—	1,335	1,126	209
\$200 to \$299.....	1,329	1,105	224	322	322	—	1,007	784	224
\$300 to \$349.....	529	416	113	89	88	1	440	328	112
\$350 to \$399.....	296	247	49	68	68	—	228	179	49
\$400 to \$449.....	195	176	20	55	55	—	141	121	20
\$450 to \$499.....	183	99	84	10	10	—	172	89	84
\$500 to \$549.....	93	77	16	25	25	—	68	52	16
\$550 to \$599.....	108	94	14	6	5	1	101	89	13
\$600 to \$699.....	101	89	11	16	16	—	85	74	11
\$700 to \$799.....	44	38	5	9	8	1	34	30	4
\$800 or more.....	85	75	10	42	42	—	43	33	10
Not reported.....	93	84	10	—	—	—	93	84	10
Median.....dollars..	241	238	259	264	264	***	234	227	259
Acquired 1970 and 1971 (part).....	698	455	243	131	118	14	566	337	229

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,859	4,026	833	868	865	3	3,990	3,161	830
Less than 20 percent.....	274	237	37	26	25	1	248	212	36
20 to 29 percent.....	526	383	143	60	60	—	466	323	143
30 to 39 percent.....	1,409	1,149	260	230	229	1	1,179	920	258
40 to 49 percent.....	1,333	1,086	247	373	372	1	960	714	246
50 to 59 percent.....	467	385	83	76	76	—	392	309	83
60 to 69 percent.....	125	119	7	28	28	—	98	91	7
70 to 79 percent.....	104	102	2	3	3	—	101	98	2
80 to 89 percent.....	113	103	10	2	2	—	111	101	10
90 to 99 percent.....	12	9	3	—	—	—	12	9	3
100 percent or more.....	103	90	13	19	19	—	84	71	13
Not reported or not computed.....	393	364	29	53	53	—	340	311	29
Median.....	40	40	38	42	42	...	39	39	38
Other properties.....	683	440	243	122	108	14	561	332	229

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2k. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of 50,000 to 249,999

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	4,859	4,026	833
Less than 20 percent.....	251	237	14
20 to 29 percent.....	435	383	52
30 to 39 percent.....	1,294	1,149	145
40 to 49 percent.....	1,330	1,086	244
50 to 59 percent.....	546	385	161
60 to 69 percent.....	209	119	90
70 to 79 percent.....	147	102	45
80 to 89 percent.....	111	103	8
90 to 99 percent.....	32	9	22
100 percent or more.....	111	90	21
Not reported or not computed.....	393	364	29
Median.....	41	40	47
Other properties.....	683	440	243

Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	4,908	4,075	833
Less than \$10.....	259	182	77
\$10 to \$14.....	533	491	42
\$15 to \$19.....	906	731	175
\$20 to \$24.....	845	709	136
\$25 to \$29.....	676	540	136
\$30 to \$39.....	449	325	123
\$40 to \$49.....	177	163	14
\$50 to \$59.....	113	107	6
\$60 or more.....	157	117	40
Not reported or not computed.....	795	709	86
Median.....dollars..	22	21	22
Acquired 1970 and 1971 (part).....	698	455	243

Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	4,859	4,026	833
Less than 5 percent.....	51	27	23
5 to 9 percent.....	666	566	100
10 to 14 percent.....	1,281	1,013	268
15 to 19 percent.....	1,033	828	206
20 to 24 percent.....	640	560	80
25 to 29 percent.....	411	365	45
30 to 34 percent.....	179	119	60
35 to 39 percent.....	38	34	4
40 percent or more.....	108	99	10
Not reported or not computed.....	452	416	36
Median.....	15	16	15
Acquired 1970 and 1971 (part).....	683	440	243

Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	4,859	4,026	833
Less than 20 percent.....	32	32	-
20 to 29 percent.....	49	48	1
30 to 39 percent.....	214	191	24
40 to 49 percent.....	640	578	62
50 to 59 percent.....	1,119	957	162
60 to 69 percent.....	1,020	807	213
70 to 79 percent.....	644	484	160
80 to 89 percent.....	180	130	50
90 to 99 percent.....	128	61	67
100 to 109 percent.....	134	123	11
110 percent or more.....	238	191	46
Not reported or not computed.....	461	424	37
Median.....	61	59	66
Acquired 1970 and 1971 (part).....	683	440	243

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
868	865	3	3,990	3,161	830	26	25	1
60	60	-	376	323	52	230	229	1
373	372	1	1,064	920	144	76	76	-
28	28	-	957	714	243	3	3	-
2	2	-	181	91	90	2	2	-
-	-	-	143	98	45	-	-	-
-	-	-	109	101	8	-	-	-
-	-	-	32	9	22	-	-	-
19	19	-	93	71	21	-	-	-
53	53	-	340	311	29	-	-	-
42	42	***	41	39	47	-	-	-
122	108	14	561	332	229	-	-	-
868	865	3	4,040	3,210	830	34	34	-
116	116	-	416	375	42	141	140	1
171	171	-	766	592	174	171	171	-
180	179	1	674	538	136	180	179	1
25	24	1	495	361	135	25	24	1
21	21	-	424	302	122	21	21	-
15	15	-	156	143	14	15	15	-
27	27	-	98	92	6	27	27	-
139	139	-	130	90	40	139	139	-
22	22	***	655	570	86	22	22	***
131	118	14	22	21	22	131	118	14
868	865	3	566	337	229	868	865	3
4	4	-	47	23	23	4	4	-
73	73	-	594	493	100	73	73	-
113	112	1	1,168	901	267	113	112	1
215	215	-	818	613	206	215	215	-
199	198	1	441	362	79	199	198	1
136	136	-	274	229	45	136	136	-
21	20	1	158	98	59	21	20	1
4	4	-	34	30	4	4	4	-
47	47	-	61	51	10	47	47	-
56	56	-	396	360	36	56	56	-
20	20	***	14	14	15	20	20	***
122	108	14	561	332	229	122	108	14
868	865	3	3,990	3,161	830	868	865	3
-	-	-	32	32	-	-	-	-
-	-	-	49	48	1	-	-	-
49	48	1	165	143	22	49	48	1
44	44	-	596	534	62	44	44	-
97	97	-	1,021	859	162	97	97	-
274	273	1	746	534	212	274	273	1
230	230	-	415	255	160	230	230	-
46	45	1	134	85	49	46	45	1
8	8	-	120	53	67	8	8	-
27	27	-	107	96	11	27	27	-
41	41	-	197	150	46	41	41	-
53	53	-	408	371	37	53	53	-
67	67	***	59	57	67	67	67	***
122	108	14	561	332	229	122	108	14

Table 2k. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**PROPERTY CHARACTERISTICS**

**Number of Housing Units**

50 to 74.....	2,267	1,843	424
75 to 99.....	1,202	888	314
100 to 149.....	1,064	869	195
150 to 199.....	514	455	59
200 to 299.....	352	305	47
300 to 499.....	150	125	25
500 to 999.....	47	40	7
1,000 or more.....	10	6	4

**Number of Buildings**

1.....	2,830	2,277	553
2 to 4.....	1,016	791	225
5 or more.....	1,760	1,462	297
Not reported.....	-	-	-

**Manner of Acquisition**

By purchase.....	5,535	4,463	1,072
Placed one new mortgage.....	3,586	3,419	167
Placed two or more new mortgages.....	588	161	427
Assumed mortgage(s) already on property.....	697	577	120
Assumed mortgage already on property and placed new mortgage.....	499	158	341
All cash.....	58	56	2
Borrowed other than with mortgage.....	71	61	11
Other.....	36	32	3
Not by purchase.....	69	65	4
Inheritance or gift.....	41	41	-
Other.....	28	24	4
Not reported.....	2	2	-

**Source of Downpayment**

Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	3,801	2,844	957
Cash.....	3,437	2,397	1,041
Sale of stocks, shares or other securities.....	500	325	175
Sale of land or other real estate.....	308	171	138
Owner's cash, bank deposits, share accounts, or bonds.....	1,947	1,463	484
Borrowing other than mortgage on this property.....	510	344	166
Other cash source or source not reported.....	172	94	78
Noncash.....	756	675	81
Land used for structure(s) on this property.....	462	417	44
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	158	143	15
Other noncash source or no downpayment.....	136	115	21
Not reported.....	576	491	85
Other properties.....	1,805	1,686	119

**Land and Building Acquisition**

During same 12-month period.....	3,958	3,087	871
Acquired land previously.....	1,330	1,200	130
Land not owned by building owner.....	146	113	33
Not reported.....	172	131	41

**Year Property Acquired**

1969 to 1971 (part).....	1,390	942	448
1967 and 1968.....	1,562	1,203	358
1965 and 1966.....	863	709	155
1960 to 1964.....	993	886	107
1955 to 1959.....	325	323	3
1950 to 1954.....	256	254	2
1949 or earlier.....	216	213	3

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage			
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	
PROPERTY CHARACTERISTICS									
Number of Housing Units									
50 to 74.....	2,267	1,843	424	296	296	-	1,972	1,547	424
75 to 99.....	1,202	888	314	239	239	-	963	649	314
100 to 149.....	1,064	869	195	226	211	15	839	658	180
150 to 199.....	514	455	59	116	116	-	398	339	59
200 to 299.....	352	305	47	90	88	2	262	217	45
300 to 499.....	150	125	25	32	32	-	118	93	25
500 to 999.....	47	40	7	2	2	-	45	38	7
1,000 or more.....	10	6	4	-	-	-	10	6	4
Number of Buildings									
1.....	2,830	2,277	553	502	500	2	2,328	1,777	551
2 to 4.....	1,016	791	225	113	112	1	903	679	224
5 or more.....	1,760	1,462	297	385	371	14	1,375	1,091	284
Not reported.....	-	-	-	-	-	-	-	-	-
Manner of Acquisition									
By purchase.....	5,535	4,463	1,072	1,000	983	17	4,535	3,480	1,055
Placed one new mortgage.....	3,586	3,419	167	866	864	2	2,720	2,555	165
Placed two or more new mortgages.....	588	161	427	-	-	-	588	161	427
Assumed mortgage(s) already on property.....	697	577	120	83	70	14	614	507	107
Assumed mortgage already on property and placed new mortgage.....	499	158	341	29	28	1	470	130	340
All cash.....	58	56	2	-	-	-	58	56	2
Borrowed other than with mortgage.....	71	61	11	22	22	-	50	39	11
Other.....	36	32	3	-	-	-	36	32	3
Not by purchase.....	69	65	4	-	-	-	69	65	4
Inheritance or gift.....	41	41	-	-	-	-	41	41	-
Other.....	28	24	4	-	-	-	28	24	4
Not reported.....	2	2	-	-	-	-	2	2	-
Source of Downpayment									
Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	3,801	2,844	957	505	490	15	3,296	2,354	942
Cash.....	3,437	2,397	1,041	406	392	14	3,031	2,004	1,027
Sale of stocks, shares or other securities.....	500	325	175	107	107	-	393	218	175
Sale of land or other real estate.....	308	171	138	28	28	-	280	143	138
Owner's cash, bank deposits, share accounts, or bonds.....	1,947	1,463	484	198	198	-	1,749	1,265	484
Borrowing other than mortgage on this property.....	510	344	166	48	48	-	462	296	166
Other cash source or source not reported.....	172	94	78	26	12	14	146	82	65
Noncash.....	756	675	81	115	115	-	641	560	81
Land used for structure(s) on this property.....	462	417	44	38	38	-	424	380	44
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	158	143	15	62	62	-	96	81	15
Other noncash source or no downpayment.....	136	115	21	15	15	-	121	100	21
Not reported.....	576	491	85	97	96	1	478	395	84
Other properties.....	1,805	1,686	119	495	493	2	1,310	1,193	117
Land and Building Acquisition									
During same 12-month period.....	3,958	3,087	871	716	701	15	3,242	2,385	856
Acquired land previously.....	1,330	1,200	130	219	218	1	1,111	982	129
Land not owned by building owner.....	146	113	33	12	11	1	135	103	32
Not reported.....	172	131	41	53	53	-	119	77	41
Year Property Acquired									
1969 to 1971 (part).....	1,390	942	448	228	214	14	1,163	728	434
1967 and 1968.....	1,562	1,203	358	173	173	-	1,389	1,030	358
1965 and 1966.....	863	709	155	106	105	1	757	604	154
1960 to 1964.....	993	886	107	247	245	2	746	641	104
1955 to 1959.....	325	323	3	46	46	-	280	277	3
1950 to 1954.....	256	254	2	144	144	-	112	110	2
1949 or earlier.....	216	213	3	57	57	-	160	156	3

<sup>2</sup>Detail does not add to total because owners reported more than one source.



Table 2k. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of 50,000 to 249,999**

**PROPERTY CHARACTERISTICS--Continued**

**Year Built**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 and 1970 (part).....	672	481	190	142	142	-	529	339	190
1967 and 1968.....	1,142	929	213	171	171	-	971	758	213
1965 and 1966.....	860	681	178	92	92	-	768	589	178
1960 to 1964.....	1,376	1,112	264	284	281	3	1,092	831	261
1950 to 1959.....	646	541	105	190	176	14	456	365	91
1940 to 1949.....	295	286	9	95	95	-	199	190	9
1939 or earlier.....	517	410	107	3	3	-	513	407	107
Not reported.....	99	89	10	21	21	-	78	68	10

**Purchase Price Per Housing Unit**

<b>Properties acquired by purchase 1967 to 1971 (part).....</b>									
Less than \$5,000.....	2,942	2,138	803	400	387	14	2,541	1,752	790
\$5,000 to \$7,499.....	94	29	65	14	-	14	80	29	51
\$7,500 to \$9,999.....	272	212	60	-	-	-	272	212	60
\$10,000 to \$12,499.....	677	456	221	9	9	-	667	447	221
\$12,500 to \$14,999.....	787	607	180	81	81	-	706	526	180
\$15,000 to \$17,499.....	420	257	164	124	124	-	296	133	164
\$17,500 to \$19,999.....	241	197	44	117	117	-	124	80	44
\$20,000 to \$24,999.....	101	93	8	30	30	-	72	63	8
\$25,000 to \$29,999.....	85	67	18	6	6	-	79	60	18
\$30,000 to \$34,999.....	36	22	14	7	7	-	29	15	14
\$35,000 to \$39,999.....	4	3	1	1	1	-	3	2	1
\$40,000 to \$49,999.....	3	3	-	-	-	-	3	3	-
\$50,000 or more.....	-	-	-	-	-	-	-	-	-
Not reported.....	39	39	-	1	1	-	38	38	-
Median.....dollars..	182	154	29	11	11	-	172	143	29
Other properties.....	2,664	2,392	272	599	596	3	2,064	1,795	269

**Value**

Less than \$300,000.....	112	103	9	-	-	-	112	103	9
\$300,000 to \$399,999.....	181	128	53	-	-	-	181	128	53
\$400,000 to \$499,999.....	279	204	75	55	41	14	224	163	61
\$500,000 to \$749,999.....	928	750	178	71	71	-	857	679	178
\$750,000 to \$999,999.....	883	725	158	167	167	-	715	557	158
\$1,000,000 to \$1,499,999.....	1,061	788	273	256	256	-	804	532	273
\$1,500,000 to \$1,999,999.....	522	458	63	92	92	-	429	366	63
\$2,000,000 to \$2,999,999.....	480	382	98	122	122	-	357	259	98
\$3,000,000 to \$4,999,999.....	224	184	41	69	68	1	155	116	40
\$5,000,000 or more.....	153	124	29	27	25	2	126	98	27
Not reported.....	783	685	98	139	139	-	644	545	98
Median.....dollars..	1,013,300	1,008,200	1,028,000	1,268,100	1,278,500	...	961,800	941,800	1,037,800

**Value Per Housing Unit**

Less than \$5,000.....	256	199	57	33	20	14	223	180	43
\$5,000 to \$7,499.....	468	371	97	51	51	-	417	320	97
\$7,500 to \$9,999.....	872	737	135	77	77	-	794	659	135
\$10,000 to \$12,499.....	1,170	898	271	242	242	-	928	657	271
\$12,500 to \$14,999.....	787	632	156	160	160	-	627	472	156
\$15,000 to \$17,499.....	693	510	183	134	134	-	559	376	183
\$17,500 to \$19,999.....	251	229	22	69	69	-	182	160	22
\$20,000 to \$24,999.....	128	106	22	40	37	3	88	69	19
\$25,000 to \$34,999.....	151	120	32	49	49	-	102	70	32
\$35,000 to \$49,999.....	12	10	2	1	1	-	11	9	2
\$50,000 or more.....	35	34	1	4	4	-	31	30	1
Not reported.....	783	685	98	139	139	-	644	545	98
Median.....dollars..	11,700	11,700	11,800	12,900	13,000	...	11,500	11,300	11,900

**Monthly Rental Receipts Per Housing Unit**

<b>Acquired before 1970<sup>1</sup>.....</b>									
Less than \$50.....	4,859	4,026	833	868	865	3	3,990	3,161	830
\$50 to \$59.....	92	87	5	6	6	-	86	82	5
\$60 to \$69.....	64	60	5	12	12	-	52	48	5
\$70 to \$79.....	84	82	2	28	28	-	56	54	2
\$80 to \$89.....	68	68	-	42	42	-	26	26	-
\$90 to \$99.....	252	224	28	16	16	-	236	208	28
\$100 to \$119.....	373	346	27	154	154	-	220	193	27
\$120 to \$149.....	705	619	86	256	256	-	449	364	86
\$150 to \$174.....	1,274	913	362	143	143	-	1,131	770	362
\$175 to \$199.....	846	665	180	75	75	-	770	590	180
\$200 to \$249.....	287	229	58	15	14	1	272	215	57
\$250 to \$299.....	242	221	21	51	49	2	191	172	19
\$300 or more.....	113	93	20	14	14	-	99	80	20
No rental receipts.....	66	55	11	5	5	-	61	50	11
Not reported.....	-	-	-	-	-	-	-	-	-
Median.....dollars..	393	364	29	53	53	...	340	311	29
Mean.....dollars..	133	131	140	111	111	...	138	137	140
Acquired 1970 and 1971 (part).....	139	137	145	124	124	...	142	141	145

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 2k. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.)

**Inside SMSA's, Places of 50,000 to 249,999**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	5,535	4,463	1,071	999	983	17	4,534	3,481	1,055
Purchased 1967 to 1971 (part).....	2,942	2,138	803	400	387	14	2,541	1,752	790
Less than 80 percent.....	670	518	152	30	30	-	640	488	152
80 to 89 percent.....	414	285	129	46	46	-	368	239	129
90 to 94 percent.....	334	221	113	44	44	-	290	177	113
95 to 99 percent.....	304	179	126	22	22	-	282	157	126
100 percent or more.....	995	744	251	221	208	14	773	536	237
Not reported.....	225	192	34	37	37	-	188	155	34
Median.....	94	93	94	82	84	...	92	92	94
Purchased 1960 to 1966.....	1,834	1,574	260	353	350	3	1,481	1,224	257
Less than 60 percent.....	159	152	7	22	22	-	137	130	7
60 to 79 percent.....	363	291	72	23	23	-	340	268	72
80 to 89 percent.....	316	285	30	59	57	2	257	229	28
90 to 99 percent.....	253	209	44	51	51	-	202	158	44
100 percent or more.....	306	262	44	129	128	1	176	134	43
Not reported.....	437	374	63	70	70	-	368	304	63
Median.....	85	85	86	97	97	...	83	82	86
Purchased 1959 or earlier.....	759	751	8	246	246	-	512	505	8
Less than 40 percent.....	11	7	4	-	-	-	11	7	4
40 to 59 percent.....	63	63	-	2	2	-	61	61	-
60 to 79 percent.....	136	136	-	53	53	-	82	82	-
80 to 99 percent.....	150	149	2	37	37	-	113	111	2
100 percent or more.....	151	151	-	110	110	-	41	41	-
Not reported.....	248	246	3	44	44	-	205	202	3
Median.....	86	86	...	100+	100+	-	80	80	...
Not acquired by purchase.....	71	67	4	1	1	-	71	67	4

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	4,859	4,026	833	868	865	3	3,990	3,161	830
Less than 5 percent.....	34	31	3	6	6	-	28	25	3
5 to 9 percent.....	392	372	20	163	163	-	230	209	20
10 to 14 percent.....	1,580	1,254	327	373	370	3	1,207	884	323
15 to 19 percent.....	1,297	1,043	254	123	123	-	1,175	921	254
20 to 24 percent.....	398	343	55	30	30	-	368	313	55
25 to 29 percent.....	103	44	59	8	8	-	95	36	59
30 to 39 percent.....	70	68	2	1	1	-	69	67	2
40 percent or more.....	52	35	18	-	-	-	52	35	18
Not reported or not computed.....	931	837	95	166	166	-	765	671	95
Median.....	14	14	15	12	12	...	15	15	15
Acquired 1970 and 1971 (part).....	683	440	243	122	108	14	561	332	229

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	4,859	4,026	833	868	865	3	3,990	3,161	830
Less than 1.0 percent.....	1,128	1,007	122	339	339	-	790	668	122
1.0 to 2.9 percent.....	931	785	145	215	212	3	715	573	142
3.0 to 4.9 percent.....	442	352	90	58	58	-	384	294	90
5.0 to 6.9 percent.....	467	371	95	50	50	-	416	320	95
7.0 to 8.9 percent.....	210	150	60	44	44	-	166	107	60
9.0 to 10.9 percent.....	221	173	48	10	10	-	211	163	48
11.0 to 12.9 percent.....	62	52	11	12	12	-	51	41	11
13.0 to 14.9 percent.....	128	108	19	15	15	-	111	92	19
15 percent or more.....	519	400	119	47	47	-	472	353	119
Not reported or not computed.....	752	628	124	78	78	-	674	550	124
Median.....	2.9	2.7	4.9	1.3	1.3	...	3.9	3.5	4.9
Acquired 1970 and 1971 (part).....	683	440	243	122	108	14	561	332	229

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	1,393	1,084	310	55	55	-	1,338	1,029	310
Partnership.....	2,160	1,684	475	266	251	15	1,894	1,433	461
Real estate corporation.....	1,343	1,129	214	297	295	2	1,046	834	212
Real estate investment trust.....	87	76	11	17	17	-	70	59	11
Financial institution.....	27	4	23	-	-	-	27	4	23
Housing cooperative organization.....	368	364	4	292	292	-	76	72	4
Other.....	202	165	37	71	71	-	131	94	37
Not reported.....	26	24	2	2	2	-	25	23	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 11. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

## Inside SMSA's, Places of Less than 50,000 and Rural

50-or-more-housing-unit properties...

## PROPERTY CHARACTERISTICS

## Location by Size of Place

Inside SMSA's.....	...	...	...
1,000,000 or more.....	...	...	...
250,000 to 999,999.....	...	...	...
50,000 to 249,999.....	...	...	...
10,000 to 49,999.....	...	...	...
Less than 10,000 and rural.....	...	...	...
Outside SMSA's.....	...	...	...
10,000 or more.....	...	...	...
2,500 to 9,999.....	...	...	...
Less than 2,500 and rural.....	...	...	...

## Number of Housing Units

50 to 74.....	2,399	112	2,287
75 to 99.....	1,365	17	1,348
100 to 149.....	1,616	32	1,584
150 to 199.....	975	4	971
200 to 299.....	663	23	640
300 to 499.....	357	13	345
500 to 999.....	103	-	103
1,000 or more.....	3	-	3

## Number of Buildings

1.....	2,792	112	2,680
2 to 4.....	1,276	5	1,271
5 or more.....	3,410	82	3,328
Not reported.....	2	1	1

## Manner of Acquisition

By purchase.....	7,375	160	7,215
Placed one new mortgage.....	5,007	51	4,955
Placed two or more new mortgages.....	571	-	571
Assumed mortgage(s) already on property.....	1,063	26	1,037
Assumed mortgage already on property and placed new mortgage.....	507	-	507
All cash.....	135	69	67
Borrowed other than with mortgage.....	53	2	51
Other.....	39	12	27
Not by purchase.....	98	37	61
Inheritance or gift.....	60	4	56
Other.....	38	33	5
Not reported.....	9	5	4

Source of Downpayment<sup>1</sup>

Properties purchased 1965 to 1971 (part).....	5,449	38	5,411
Cash.....	4,487	18	4,468
Sale of stocks, shares or other securities.....	303	1	301
Sale of land or other real estate.....	384	-	384
Owner's cash, bank deposits, share accounts, or bonds.....	2,870	7	2,863
Borrowing other than mortgage on this property.....	625	-	625
Other cash source or source not reported...	305	10	295
Noncash.....	951	2	948
Land used for structure(s) on this property.....	522	-	522
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	200	-	200
Other noncash source or no downpayment.....	229	2	226
Not reported.....	845	17	828
Other properties.....	2,032	163	1,869

## Land and Building Acquisition

During same 12-month period.....	4,753	149	4,605
Acquired land previously.....	2,208	38	2,169
Land not owned by building owner.....	246	11	235
Not reported.....	274	3	271

<sup>1</sup>Detail does not add to total because owners reported more than one source.

## Inside SMSA's, Places of Less than 50,000 and Rural

## PROPERTY CHARACTERISTICS--Continued

## Year Property Acquired

1969 to 1971 (part).....	2,221	33	2,188
1967 and 1968.....	2,017	22	1,995
1965 and 1966.....	1,264	15	1,249
1960 to 1964.....	1,286	11	1,275
1955 to 1959.....	212	50	162
1950 to 1954.....	198	16	182
1949 or earlier.....	283	53	230
Not reported.....	-	-	-

## Year Built

1969 and 1970 (part).....	1,217	29	1,187
1967 and 1968.....	1,624	8	1,616
1965 and 1966.....	1,354	10	1,344
1960 to 1964.....	1,708	26	1,682
1950 to 1959.....	624	31	593
1940 to 1949.....	466	8	458
1939 or earlier.....	294	86	207
Not reported.....	194	2	192

## Purchase Price Per Housing Unit

Properties acquired by purchase 1967 to 1971 (part).....	4,190	25	4,165
Less than \$5,000.....	129	4	125
\$5,000 to \$7,499.....	314	6	308
\$7,500 to \$9,999.....	963	11	953
\$10,000 to \$12,499.....	1,217	1	1,216
\$12,500 to \$14,999.....	569	-	569
\$15,000 to \$17,499.....	331	-	331
\$17,500 to \$19,999.....	155	-	155
\$20,000 to \$24,999.....	109	1	108
\$25,000 to \$29,999.....	29	-	29
\$30,000 to \$34,999.....	23	-	23
\$35,000 to \$39,999.....	1	-	1
\$40,000 to \$49,999.....	22	-	22
\$50,000 or more.....	9	-	9
Not reported.....	318	2	316
Median.....dollars..	11,100	...	11,100
Other properties.....	3,291	176	3,115

## Value

Under \$300,000.....	119	29	90
\$300,000 to \$399,999.....	138	5	134
\$400,000 to \$499,999.....	136	6	130
\$500,000 to \$749,999.....	845	46	800
\$750,000 to \$999,999.....	871	5	867
\$1,000,000 to \$1,499,999.....	1,599	10	1,589
\$1,500,000 to \$1,999,999.....	905	11	895
\$2,000,000 to \$2,999,999.....	793	14	778
\$3,000,000 to \$4,999,999.....	567	7	560
\$5,000,000 or more.....	268	5	263
Not reported.....	1,240	65	1,176
Median.....dollars..	1,315,900	657,000	1,324,600

## Value Per Housing Unit

Less than \$5,000.....	250	35	215
\$5,000 to \$7,499.....	364	31	333
\$7,500 to \$9,999.....	970	11	959
\$10,000 to \$12,499.....	1,639	37	1,602
\$12,500 to \$14,999.....	1,187	2	1,185
\$15,000 to \$17,499.....	878	3	876
\$17,500 to \$19,999.....	382	4	378
\$20,000 to \$24,999.....	316	10	306
\$25,000 to \$34,999.....	177	1	176
\$35,000 to \$49,999.....	57	1	56
\$50,000 or more.....	21	2	19
Not reported.....	1,240	65	1,176
Median.....dollars..	12,300	8,000	12,400

Table 11. Mortgage Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties	Inside SMSA's, Places of Less than 50,000 and Rural	Total properties	Non-mortgaged properties	Mortgaged properties
PROPERTY CHARACTERISTICS--Continued				RECURRING EXPENSES			
Monthly Rental Receipts Per Housing Unit				Real Estate Tax Per Housing Unit			
Acquired before 1970 <sup>2</sup> .....	6,407	176	6,232	Acquired before 1970.....	6,442	176	6,266
Less than \$50.....	124	29	95	Less than \$100.....	418	36	382
\$50 to \$59.....	57	6	51	\$100 to \$199.....	1,389	57	1,332
\$60 to \$69.....	61	9	52	\$200 to \$299.....	1,732	27	1,706
\$70 to \$79.....	102	7	95	\$300 to \$349.....	423	3	420
\$80 to \$89.....	142	5	137	\$350 to \$399.....	552	3	549
\$90 to \$99.....	184	4	180	\$400 to \$449.....	476	23	454
\$100 to \$119.....	773	14	759	\$450 to \$499.....	346	4	342
\$120 to \$149.....	1,728	32	1,697	\$500 to \$549.....	247	3	244
\$150 to \$174.....	1,258	13	1,245	\$550 to \$599.....	186	7	179
\$175 to \$199.....	587	4	583	\$600 to \$699.....	210	4	206
\$200 to \$249.....	422	3	418	\$700 to \$799.....	74	1	73
\$250 to \$299.....	179	28	151	\$800 or more.....	172	-	172
\$300 or more.....	102	2	100	Not reported.....	217	9	208
No rental receipts.....	1	1	-	Median.....dollars..	275	183	277
Not reported.....	686	17	669	Acquired 1970 and 1971 (part).....	1,039	25	1,014
Median.....dollars..	144	123	144	Real Estate Tax Per \$1,000 Value			
Mean.....dollars..	150	135	151	Acquired before 1970.....	6,442	176	6,266
Acquired 1970 and 1971 (part).....	974	24	950	Less than \$10.....	263	2	261
Purchase Price as Percent of Value				\$10 to \$14.....	588	3	585
Acquired by purchase.....	7,375	160	7,214	\$15 to \$19.....	900	11	889
Purchased 1967 to 1971 (part).....	4,187	25	4,162	\$20 to \$24.....	1,191	14	1,177
Less than 80 percent.....	928	14	914	\$25 to \$29.....	746	16	729
80 to 89 percent.....	778	1	777	\$30 to \$39.....	705	15	690
90 to 94 percent.....	499	-	499	\$40 to \$49.....	424	26	399
95 to 99 percent.....	407	-	407	\$50 to \$59.....	142	-	142
100 percent or more.....	1,116	6	1,110	\$60 or more.....	180	22	158
Not reported.....	459	4	455	Not reported or not computed.....	1,304	67	1,237
Median.....	91	...	91	Median.....dollars..	23	35	23
Purchased 1960 to 1966.....	2,534	22	2,511	Acquired 1970 and 1971 (part).....	1,039	25	1,014
Less than 60 percent.....	134	-	134	Real Estate Tax as Percent of Rental Receipts			
60 to 79 percent.....	626	6	619	Acquired before 1970 <sup>2</sup> .....	6,407	176	6,232
80 to 89 percent.....	575	1	574	Less than 5 percent.....	120	24	97
90 to 99 percent.....	273	-	273	5 to 9 percent.....	608	9	599
100 percent or more.....	269	2	266	10 to 14 percent.....	1,543	39	1,504
Not reported.....	658	13	646	15 to 19 percent.....	1,310	16	1,294
Median.....	83	...	83	20 to 24 percent.....	913	12	901
Purchased 1959 or earlier.....	654	113	541	25 to 29 percent.....	561	22	539
Less than 40 percent.....	13	4	9	30 to 34 percent.....	283	8	275
40 to 59 percent.....	82	42	39	35 to 39 percent.....	85	-	85
60 to 79 percent.....	55	4	50	40 percent or more.....	193	23	170
80 to 99 percent.....	97	6	91	Not reported or not computed.....	791	23	768
100 percent or more.....	75	3	72	Median.....	17	16	17
Not reported.....	333	52	280	Acquired 1970 and 1971 (part).....	974	24	950
Median.....	82	...	87	Selected Owner Expenses as Percent of Rental Receipts			
Not acquired by purchase.....	106	41	65	Acquired before 1970 <sup>2</sup> .....	6,407	176	6,232
Rental Receipts as Percent of Value				Less than 20 percent.....	83	76	6
Acquired before 1970 <sup>2</sup> .....	6,407	176	6,232	20 to 29 percent.....	88	15	73
Less than 5 percent.....	35	3	32	30 to 39 percent.....	192	29	163
5 to 9 percent.....	429	7	422	40 to 49 percent.....	574	2	572
10 to 14 percent.....	1,928	23	1,905	50 to 59 percent.....	1,439	21	1,419
15 to 19 percent.....	1,911	42	1,869	60 to 69 percent.....	1,343	6	1,337
20 to 24 percent.....	348	8	340	70 to 79 percent.....	860	2	858
25 to 29 percent.....	95	3	93	80 to 89 percent.....	417	-	417
30 to 39 percent.....	94	8	85	90 to 99 percent.....	265	-	265
40 percent or more.....	15	4	11	100 to 109 percent.....	48	1	47
Not reported or not computed.....	1,552	77	1,475	110 percent or more.....	194	3	191
Median.....	15	16	15	Not reported or not computed.....	903	20	883
Acquired 1970 and 1971 (part).....	974	24	950	Median.....	62	21	63
Rental Vacancy Losses as Percent of Potential Receipts				Acquired 1970 and 1971 (part).....	974	24	950
Acquired before 1970 <sup>2</sup> .....	6,407	176	6,232	OWNER CHARACTERISTICS			
Less than 1.0 percent.....	1,409	78	1,331	Type of Owner			
1.0 to 2.9 percent.....	1,179	21	1,158	Individual.....	1,588	18	1,570
3.0 to 4.9 percent.....	981	32	948	Partnership.....	3,110	27	3,083
5.0 to 6.9 percent.....	472	7	465	Real estate corporation.....	1,897	21	1,876
7.0 to 8.9 percent.....	199	-	199	Real estate investment trust.....	166	3	163
9.0 to 10.9 percent.....	278	4	275	Financial institution.....	77	29	48
11.0 to 12.9 percent.....	203	1	202	Housing cooperative organization.....	271	20	251
13.0 to 14.9 percent.....	79	2	77	Other.....	352	77	275
15 percent or more.....	463	4	459	Not reported.....	19	5	13
Not reported or not computed.....	1,145	28	1,118				
Median.....	3.0	0.9	3.1				
Acquired 1970 and 1971 (part).....	974	24	950				

<sup>2</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 2I. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of Less Than 50,000 and Rural

50-or-more-housing-unit properties.....

MORTGAGE CHARACTERISTICS

Number of Mortgages

1..... 6,041 6,041 -  
2..... 1,073 - 1,073  
3 or more..... 165 - 165

Form of Debt of First Mortgage

Mortgage or deed of trust..... 7,229 5,997 1,232  
Contract to purchase..... 51 44 7

Origin of First Mortgage

Mortgage made at time property acquired..... 4,619 4,081 538  
Mortgage assumed at time property acquired..... 1,316 760 557  
Mortgage placed later than acquisition of property..... 1,345 1,201 143  
Refinanced mortgage: Same lender..... 775 698 77  
Different lender..... 384 321 63  
Mortgage placed on a property owned free and clear of debt..... 186 183 3

Purpose of First Mortgage Placed Later Than Acquisition

Mortgages placed later than acquisition of property..... 1,345 1,201 143  
Renew or extend loan that has fallen due, without increasing the outstanding balance..... 210 158 53  
Secure better terms..... 268 240 28  
Provide funds for additions, improvements, or repairs to this property..... 419 403 16  
Provide funds for investment in other real estate..... 99 95 3  
Provide funds for other types of investments..... 31 31 -  
Provide funds for educational or medical expenses..... - - -  
Other reasons..... 85 77 8  
Not reported..... 233 198 35

Other properties..... 5,935 4,840 1,095

Year First Mortgage Made or Assumed

1969 to 1971 (part)..... 2,703 2,095 608  
1967 and 1968..... 2,007 1,719 288  
1965 and 1966..... 1,298 1,069 229  
1960 to 1964..... 1,085 977 108  
1955 to 1959..... 55 52 4  
1950 to 1954..... 43 42 2  
1949 or earlier..... 89 89 -

First Mortgage Loan

Less than \$200,000..... 221 180 41  
\$200,000 to \$299,999..... 121 104 17  
\$300,000 to \$399,999..... 398 274 124  
\$400,000 to \$499,999..... 705 530 174  
\$500,000 to \$749,999..... 1,480 1,196 285  
\$750,000 to \$999,999..... 1,255 1,105 150  
\$1,000,000 to \$1,499,999..... 1,309 1,115 194  
\$1,500,000 to \$1,999,999..... 724 608 116  
\$2,000,000 to \$2,999,999..... 644 562 82  
\$3,000,000 or more..... 423 368 55  
Median..... 892,200 916,500 730,500

First Mortgage Outstanding Debt

Less than \$200,000..... 337 280 58  
\$200,000 to \$299,999..... 365 302 63  
\$300,000 to \$399,999..... 576 439 137  
\$400,000 to \$499,999..... 689 510 178  
\$500,000 to \$749,999..... 1,545 1,287 258  
\$750,000 to \$999,999..... 1,038 900 138  
\$1,000,000 to \$1,499,999..... 1,277 1,099 178  
\$1,500,000 to \$1,999,999..... 557 437 120  
\$2,000,000 to \$2,999,999..... 528 466 61  
\$3,000,000 or more..... 368 320 48  
Median..... 780,600 806,100 677,400

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
7,280	6,041	1,239	620	613	7	6,660	5,428	1,232
MORTGAGE CHARACTERISTICS								
Number of Mortgages								
1.....	6,041	6,041	-	613	613	...	5,428	5,428
2.....	1,073	-	1,073	7	-	...	1,066	-
3 or more.....	165	-	165	-	-	...	165	-
Form of Debt of First Mortgage								
Mortgage or deed of trust.....	7,229	5,997	1,232	620	613	...	6,609	5,384
Contract to purchase.....	51	44	7	-	-	...	51	44
Origin of First Mortgage								
Mortgage made at time property acquired.....	4,619	4,081	538	510	508	...	4,109	3,572
Mortgage assumed at time property acquired.....	1,316	760	557	53	48	...	1,263	712
Mortgage placed later than acquisition of property.....	1,345	1,201	143	57	57	...	1,288	1,144
Refinanced mortgage: Same lender.....	775	698	77	47	47	...	727	650
Different lender.....	384	321	63	9	9	...	375	312
Mortgage placed on a property owned free and clear of debt.....	186	183	3	-	-	...	186	183
Purpose of First Mortgage Placed Later Than Acquisition								
Mortgages placed later than acquisition of property.....	1,345	1,201	143	57	57	...	1,288	1,144
Renew or extend loan that has fallen due, without increasing the outstanding balance.....	210	158	53	2	2	...	208	156
Secure better terms.....	268	240	28	9	9	...	259	231
Provide funds for additions, improvements, or repairs to this property.....	419	403	16	41	41	...	379	362
Provide funds for investment in other real estate.....	99	95	3	-	-	...	99	95
Provide funds for other types of investments.....	31	31	-	-	-	...	31	31
Provide funds for educational or medical expenses.....	-	-	-	-	-	...	-	-
Other reasons.....	85	77	8	-	-	...	85	77
Not reported.....	233	198	35	5	5	...	228	193
Other properties.....	5,935	4,840	1,095	563	556	...	5,372	4,284
Year First Mortgage Made or Assumed								
1969 to 1971 (part).....	2,703	2,095	608	103	101	...	2,600	1,993
1967 and 1968.....	2,007	1,719	288	115	110	...	1,892	1,609
1965 and 1966.....	1,298	1,069	229	148	148	...	1,150	921
1960 to 1964.....	1,085	977	108	130	130	...	955	847
1955 to 1959.....	55	52	4	6	6	...	49	45
1950 to 1954.....	43	42	2	34	34	...	10	8
1949 or earlier.....	89	89	-	84	84	...	5	5
First Mortgage Loan								
Less than \$200,000.....	221	180	41	-	-	...	221	180
\$200,000 to \$299,999.....	121	104	17	2	2	...	119	102
\$300,000 to \$399,999.....	398	274	124	-	-	...	398	274
\$400,000 to \$499,999.....	705	530	174	4	2	...	701	528
\$500,000 to \$749,999.....	1,480	1,196	285	49	49	...	1,432	1,147
\$750,000 to \$999,999.....	1,255	1,105	150	99	99	...	1,156	1,006
\$1,000,000 to \$1,499,999.....	1,309	1,115	194	159	159	...	1,150	956
\$1,500,000 to \$1,999,999.....	724	608	116	116	116	...	608	492
\$2,000,000 to \$2,999,999.....	644	562	82	108	108	...	535	454
\$3,000,000 or more.....	423	368	55	82	77	...	340	290
Median.....dollars..	892,200	916,500	730,500	1,488,800	1,483,900	...	849,200	870,000
First Mortgage Outstanding Debt								
Less than \$200,000.....	337	280	58	-	-	...	337	280
\$200,000 to \$299,999.....	365	302	63	30	30	...	335	272
\$300,000 to \$399,999.....	576	439	137	25	25	...	551	415
\$400,000 to \$499,999.....	689	510	178	20	18	...	669	492
\$500,000 to \$749,999.....	1,545	1,287	258	70	70	...	1,475	1,217
\$750,000 to \$999,999.....	1,038	900	138	72	72	...	966	828
\$1,000,000 to \$1,499,999.....	1,277	1,099	178	166	166	...	1,111	933
\$1,500,000 to \$1,999,999.....	557	437	120	71	71	...	487	367
\$2,000,000 to \$2,999,999.....	528	466	61	101	101	...	426	366
\$3,000,000 or more.....	368	320	48	65	60	...	302	258
Median.....dollars..	780,600	806,100	677,400	1,279,900	1,275,200	...	743,600	761,800

Table 21. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

**Inside SMSA's, Places of Less Than 50,000 and Rural**

**MORTGAGE CHARACTERISTICS--Continued**

**Total Mortgage Outstanding Debt**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$200,000.....	297	280	17	-	-	...	297	280	17
\$200,000 to \$299,999.....	338	302	36	30	30	...	308	272	36
\$300,000 to \$399,999.....	562	439	123	25	25	...	537	415	123
\$400,000 to \$499,999.....	583	510	73	18	18	...	565	492	73
\$500,000 to \$749,999.....	1,623	1,287	336	72	70	...	1,551	1,217	334
\$750,000 to \$999,999.....	1,049	900	149	72	72	...	977	828	149
\$1,000,000 to \$1,499,999.....	1,308	1,099	209	166	166	...	1,142	933	209
\$1,500,000 to \$1,999,999.....	586	437	149	71	71	...	516	367	149
\$2,000,000 to \$2,999,999.....	542	466	76	101	101	...	442	366	76
\$3,000,000 or more.....	392	320	72	65	60	...	326	258	67
Median.....dollars..	806,400	806,100	808,400	1,279,900	1,275,200	...	768,500	761,800	805,800

**Interest Rate on First Mortgage**

Less than 5.0 percent.....	356	350	5	272	272	...	84	78	5
5.0 percent.....	25	25	-	-	-	...	25	25	-
5.1 to 5.9 percent.....	1,021	903	117	228	223	...	793	681	112
6.0 percent.....	1,712	1,325	387	78	78	...	1,634	1,247	387
6.1 to 6.4 percent.....	302	250	51	-	-	...	302	250	51
6.5 to 6.9 percent.....	862	714	148	3	3	...	859	711	148
7.0 percent.....	529	432	96	-	-	...	529	432	96
7.1 to 7.4 percent.....	339	274	65	-	-	...	339	274	65
7.5 to 7.9 percent.....	819	683	136	27	27	...	792	655	136
8.0 percent.....	468	377	91	2	-	...	466	377	89
8.1 to 8.4 percent.....	229	198	31	-	-	...	229	198	31
8.5 to 8.9 percent.....	217	172	45	10	10	...	207	162	45
9.0 percent.....	154	128	25	-	-	...	154	128	25
9.1 to 9.9 percent.....	178	154	24	-	-	...	178	154	24
10.0 percent or more.....	71	55	16	-	-	...	71	55	16
Median.....	6.7	6.7	6.8	5.2	5.2	...	6.8	6.8	6.8

**Term of First Mortgage**

Less than 8 years.....	158	137	21	-	-	...	158	137	21
8 to 12 years.....	421	364	57	-	-	...	421	364	57
13 to 17 years.....	677	509	167	-	-	...	677	509	167
18 to 22 years.....	2,261	1,821	439	6	6	...	2,255	1,815	439
23 to 27 years.....	2,851	2,334	517	14	12	...	2,837	2,322	515
28 to 32 years.....	140	132	8	44	44	...	96	88	8
33 to 37 years.....	132	131	1	98	98	...	34	33	1
38 years or more.....	576	570	6	458	453	...	118	117	1
No stated term.....	65	44	21	-	-	...	65	44	21
Median.....	23.1	23.3	22.1	38.0+	38.0+	...	22.5	22.6	22.0

**Holder of First Mortgage**

Commercial bank or trust company.....	408	290	118	41	40	...	367	250	117
Mutual savings bank.....	1,338	1,089	249	90	90	...	1,248	999	249
Savings and loan association.....	1,679	1,334	345	25	25	...	1,654	1,309	345
Life insurance company.....	3,112	2,610	501	149	145	...	2,963	2,466	498
Mortgage company.....	49	38	11	4	4	...	45	34	11
Federal agency.....	303	303	-	145	145	...	158	158	-
Federal National Mortgage Association.....	23	23	-	23	23	...	-	-	-
Real estate or construction company.....	59	59	-	3	3	...	56	56	-
Individual or individual's estate.....	52	44	8	-	-	...	52	44	8
Other.....	258	251	7	140	138	...	118	112	5



Table 21. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

Inside SMSA's, Places of Less Than 50,000 and Rural

MORTGAGE CHARACTERISTICS--Continued

Location of First Mortgage Holder

Property in Northeast region.....  
Lender in Northeast.....  
Lender in North Central.....  
Lender in South.....  
Lender in West.....  
Lender outside United States.....  
Not reported.....

Property in North Central region.....  
Lender in Northeast.....  
Lender in North Central.....  
Lender in South.....  
Lender in West.....  
Lender outside United States.....  
Not reported.....

Property in South region.....  
Lender in Northeast.....  
Lender in North Central.....  
Lender in South.....  
Lender in West.....  
Lender outside United States.....  
Not reported.....

Property in West region.....  
Lender in Northeast.....  
Lender in North Central.....  
Lender in South.....  
Lender in West.....  
Lender outside United States.....  
Not reported.....

Servicing of First Mortgage

Holder.....  
Agent.....

Holder's Acquisition of First Mortgage

Originated by holder.....  
Purchased from present servicer.....  
Purchased from someone else.....  
Not reported.....

First Mortgagee Participation in Property Income

Yes.....  
No.....  
Not reported.....

First Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....  
Less than 40 percent.....  
40 to 49 percent.....  
50 to 59 percent.....  
60 to 69 percent.....  
70 to 79 percent.....  
80 to 89 percent.....  
90 to 94 percent.....  
95 to 99 percent.....  
100 percent or more.....  
Not reported.....  
Median.....

Other properties.....

Total Mortgage Loan as Percent of Purchase Price

Acquired by purchase with first mortgage made or assumed at time of purchase.....  
Less than 40 percent.....  
40 to 49 percent.....  
50 to 59 percent.....  
60 to 69 percent.....  
70 to 79 percent.....  
80 to 89 percent.....  
90 to 94 percent.....  
95 to 99 percent.....  
100 percent or more.....  
Not reported.....  
Median.....

Other properties.....

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Property in Northeast region.....	2,317	1,884	433	143	138	...	2,174	1,745	428
Lender in Northeast.....	2,161	1,736	425	137	132	...	2,024	1,604	420
Lender in North Central.....	27	25	2	1	1	...	25	23	2
Lender in South.....	53	52	1	5	5	...	47	46	1
Lender in West.....	-	-	-	-	-	...	-	-	-
Lender outside United States.....	77	72	5	-	-	...	77	72	5
Not reported.....	-	-	-	-	-	...	-	-	-
Property in North Central region.....	1,479	1,274	206	128	128	...	1,351	1,146	206
Lender in Northeast.....	467	403	64	29	29	...	438	374	64
Lender in North Central.....	781	643	138	18	18	...	764	625	138
Lender in South.....	167	167	-	82	82	...	85	85	-
Lender in West.....	3	3	-	-	-	...	3	3	-
Lender outside United States.....	62	59	3	-	-	...	62	59	3
Not reported.....	-	-	-	-	-	...	-	-	-
Property in South region.....	2,336	2,006	330	245	245	...	2,091	1,762	330
Lender in Northeast.....	1,440	1,223	216	121	121	...	1,319	1,102	216
Lender in North Central.....	87	80	7	10	10	...	77	70	7
Lender in South.....	752	651	101	114	114	...	638	537	101
Lender in West.....	3	3	-	-	-	...	3	3	-
Lender outside United States.....	53	48	6	-	-	...	53	48	6
Not reported.....	1	1	-	-	-	...	1	1	-
Property in West region.....	1,148	878	270	104	102	...	1,044	776	268
Lender in Northeast.....	302	191	112	39	38	...	263	153	110
Lender in North Central.....	76	73	3	36	36	...	40	37	3
Lender in South.....	48	46	2	16	16	...	32	30	2
Lender in West.....	692	540	152	12	12	...	680	528	152
Lender outside United States.....	29	27	2	-	-	...	29	27	2
Not reported.....	-	-	-	-	-	...	-	-	-
Servicing of First Mortgage									
Holder.....	4,562	3,763	799	295	290	...	4,267	3,472	794
Agent.....	2,718	2,279	439	325	323	...	2,393	1,956	437
Holder's Acquisition of First Mortgage									
Originated by holder.....	4,830	3,981	849	206	201	...	4,623	3,779	844
Purchased from present servicer.....	1,673	1,359	314	118	116	...	1,555	1,243	312
Purchased from someone else.....	701	632	70	266	266	...	435	365	70
Not reported.....	76	70	6	29	29	...	47	41	6
First Mortgagee Participation in Property Income									
Yes.....	408	317	91	-	-	...	408	317	91
No.....	6,872	5,725	1,147	620	613	...	6,252	5,111	1,141
Not reported.....	-	-	-	-	-	...	-	-	-
First Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	5,916	4,822	1,093	563	556	...	5,353	4,266	1,086
Less than 40 percent.....	72	41	31	-	-	...	72	41	31
40 to 49 percent.....	146	78	68	-	-	...	146	78	68
50 to 59 percent.....	223	114	109	1	1	...	222	113	109
60 to 69 percent.....	474	329	145	6	6	...	468	323	145
70 to 79 percent.....	872	600	272	26	20	...	847	580	266
80 to 89 percent.....	1,506	1,233	273	70	69	...	1,437	1,165	272
90 to 94 percent.....	646	590	56	53	53	...	592	537	56
95 to 99 percent.....	585	551	34	120	120	...	465	431	34
100 percent or more.....	743	722	21	198	198	...	545	524	21
Not reported.....	649	565	84	90	90	...	559	475	84
Median.....	85	87	75	98	98	...	84	86	75
Other properties.....	1,364	1,219	145	57	57	...	1,308	1,162	145
Total Mortgage Loan as Percent of Purchase Price									
Acquired by purchase with first mortgage made or assumed at time of purchase.....	5,916	4,822	1,093	563	556	...	5,353	4,266	1,086
Less than 40 percent.....	43	41	3	-	-	...	43	41	3
40 to 49 percent.....	92	78	15	-	-	...	92	78	15
50 to 59 percent.....	123	114	9	1	1	...	122	113	9
60 to 69 percent.....	384	329	55	6	6	...	378	323	55
70 to 79 percent.....	731	600	131	20	20	...	711	580	131
80 to 89 percent.....	1,537	1,233	304	69	69	...	1,469	1,165	304
90 to 94 percent.....	748	590	158	53	53	...	695	537	158
95 to 99 percent.....	687	551	136	127	120	...	560	431	129
100 percent or more.....	921	722	199	198	198	...	722	524	199
Not reported.....	649	565	84	90	90	...	559	475	84
Median.....	88	87	89	98	98	...	87	86	89
Other properties.....	1,364	1,219	145	57	57	...	1,308	1,162	145

Table 21. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of Less Than 50,000 and Rural

MORTGAGE CHARACTERISTICS--Continued

First Mortgage Outstanding Debt as Percent of Value

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than 20 percent.....	173	147	26	11	11	...	162	136	26
20 to 29 percent.....	153	114	39	5	5	...	148	108	39
30 to 39 percent.....	263	199	64	18	18	...	245	181	64
40 to 49 percent.....	508	350	158	29	29	...	479	321	158
50 to 59 percent.....	1,132	778	355	40	40	...	1,092	737	355
60 to 69 percent.....	1,269	1,049	220	41	36	...	1,228	1,013	215
70 to 79 percent.....	1,354	1,206	148	172	170	...	1,182	1,036	146
80 to 89 percent.....	741	648	93	91	91	...	650	558	93
90 to 99 percent.....	457	435	22	44	44	...	413	391	22
100 percent or more.....	54	53	1	19	19	...	35	34	1
Not reported.....	1,176	1,063	113	150	150	...	1,026	912	113
Median.....	66	68	57	75	75	...	65	67	57

Total Outstanding Debt as Percent of Value

Less than 20 percent.....	163	147	15	11	11	...	151	134	15
20 to 29 percent.....	118	114	4	5	5	...	112	108	4
30 to 39 percent.....	219	199	20	18	18	...	202	181	20
40 to 49 percent.....	394	350	44	29	29	...	365	321	44
50 to 59 percent.....	993	778	215	40	40	...	953	737	215
60 to 69 percent.....	1,330	1,049	282	36	36	...	1,295	1,013	282
70 to 79 percent.....	1,446	1,206	241	172	170	...	1,275	1,036	239
80 to 89 percent.....	835	648	186	95	91	...	740	558	182
90 to 99 percent.....	523	435	88	45	44	...	478	391	87
100 percent or more.....	84	53	31	19	19	...	65	34	31
Not reported.....	1,176	1,063	113	150	150	...	1,026	912	113
Median.....	68	68	69	75	75	...	67	67	69

MORTGAGE PAYMENTS AND OTHER EXPENSES

Method of Payment of First Mortgage

Regular payments required.....	7,280	6,041	1,239	620	613	...	6,660	5,428	1,232
Interest and principal.....	7,170	5,958	1,211	620	613	...	6,550	5,345	1,204
Fully amortized.....	5,785	4,856	929	620	613	...	5,165	4,243	922
Partially amortized.....	1,385	1,102	282	-	-	...	1,385	1,102	282
Principal only.....	-	-	-	-	-	...	-	-	-
Fully amortized.....	-	-	-	-	-	...	-	-	-
Partially amortized.....	-	-	-	-	-	...	-	-	-
Interest only.....	110	83	27	-	-	...	110	83	27
No regular payment required.....	-	-	-	-	-	...	-	-	-

Items Included in First Mortgage Payment

Regular payments of both interest and principal.....	7,170	5,958	1,211	620	613	...	6,550	5,345	1,204
Real estate taxes and property insurance.....	2,001	1,685	316	612	605	...	1,389	1,079	309
With no other items.....	1,282	1,008	273	-	-	...	1,282	1,008	273
With other items.....	719	676	43	612	605	...	107	71	36
Real estate taxes only.....	2,011	1,637	374	-	-	...	2,011	1,637	374
Property insurance only.....	13	11	2	-	-	...	13	11	2
Other combinations or no other items.....	3,145	2,626	519	8	8	...	3,137	2,618	519
No regular payments of interest and principal...	110	83	27	-	-	...	110	83	27

Monthly Interest and Principal Payments on First Mortgage Per Housing Unit

Regular monthly payments of interest and/or principal.....	7,280	6,041	1,239	620	613	...	6,660	5,428	1,232
Less than \$50.....	1,826	1,512	313	225	225	...	1,600	1,287	313
\$50 to \$59.....	1,415	1,132	283	127	125	...	1,288	1,006	281
\$60 to \$69.....	1,539	1,333	206	30	30	...	1,509	1,303	206
\$70 to \$79.....	900	757	143	55	51	...	845	707	139
\$80 to \$89.....	709	597	112	94	93	...	615	504	111
\$90 to \$99.....	297	237	60	39	39	...	259	198	60
\$100 to \$119.....	345	284	61	41	41	...	304	243	61
\$120 to \$149.....	121	74	47	7	7	...	114	67	47
\$150 to \$174.....	35	26	10	-	-	...	35	26	10
\$175 to \$199.....	6	6	-	2	2	...	4	4	-
\$200 to \$249.....	35	33	2	-	-	...	35	33	2
\$250 to \$299.....	39	37	1	-	-	...	39	37	1
\$300 or more.....	13	13	-	-	-	...	13	13	-
Median.....dollars..	62	62	61	56	56	...	62	63	61
Mean.....dollars..	65	65	65	61	61	...	66	66	65
No regular payments required.....	-	-	-	-	-	...	-	-	-



Table 21. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of Less Than 50,000 and Rural**

**MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued**

**Monthly Interest and Principal Payments on Total Mortgages Per Housing Unit**

Regular monthly payments of interest and/or principal.....	7,280	6,041	1,239
Less than \$70.....	4,488	3,977	512
\$70 to \$79.....	949	757	191
\$80 to \$89.....	725	597	128
\$90 to \$99.....	354	237	118
\$100 to \$119.....	457	284	173
\$120 to \$149.....	146	74	71
\$150 to \$174.....	55	26	29
\$175 to \$199.....	10	6	4
\$200 to \$249.....	42	33	10
\$250 to \$299.....	41	37	3
\$300 or more.....	13	13	-
Median.....dollars..	56	53	75
Mean.....dollars..	68	65	81
No regular payments required.....	-	-	-

**Current Status of First Mortgage Payments**

Current or ahead of schedule.....	7,015	5,858	1,156
Delinquent (30 days or more).....	248	167	81
1 to 3 payments.....	181	125	56
4 or more payments.....	67	42	25
Foreclosure in process.....	23	5	18
Foreclosure not in process.....	45	37	7
Not reported.....	17	16	1
No regular payments required.....	-	-	-

**Real Estate Tax Per Housing Unit**

Acquired before 1970.....	6,266	5,282	984
Less than \$100.....	382	337	45
\$100 to \$199.....	1,332	1,215	117
\$200 to \$299.....	1,706	1,338	368
\$300 to \$349.....	420	330	90
\$350 to \$399.....	549	468	81
\$400 to \$449.....	454	404	50
\$450 to \$499.....	342	305	37
\$500 to \$549.....	244	212	32
\$550 to \$599.....	179	159	20
\$600 to \$699.....	206	172	34
\$700 to \$799.....	73	45	29
\$800 or more.....	172	131	41
Not reported.....	208	168	40
Median.....dollars..	277	275	284
Acquired 1970 and 1971 (part).....	1,014	759	255

**Interest and Principal Payments on First Mortgage as Percent of Rental Receipts**

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	6,232	5,250	982
Less than 20 percent.....	224	209	15
20 to 29 percent.....	502	403	99
30 to 39 percent.....	1,744	1,383	361
40 to 49 percent.....	1,778	1,552	226
50 to 59 percent.....	711	585	126
60 to 69 percent.....	321	293	28
70 to 79 percent.....	84	55	29
80 to 89 percent.....	61	57	4
90 to 99 percent.....	27	26	1
100 percent or more.....	113	108	4
Not reported or not computed.....	669	580	89
Median.....	41	42	39
Other properties.....	950	695	255

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
620	613	...	6,660	5,428	1,232	620	613	...
381	381	...	4,108	3,596	512	381	381	...
53	51	...	896	707	189	53	51	...
95	93	...	630	504	126	95	93	...
42	39	...	313	198	115	42	39	...
41	41	...	415	243	173	41	41	...
7	7	...	139	67	71	7	7	...
-	-	...	55	26	29	-	-	...
2	2	...	9	4	4	2	2	...
-	-	...	42	33	10	-	-	...
-	-	...	41	37	3	-	-	...
-	-	...	13	13	-	-	-	...
57	56	...	56	52	75	57	56	...
61	61	...	69	66	81	61	61	...
-	-	...	-	-	-	-	-	...
585	578	...	6,430	5,280	1,149	585	578	...
28	28	...	220	138	81	28	28	...
6	6	...	174	118	56	6	6	...
22	22	...	45	20	25	22	22	...
-	-	...	23	5	18	-	-	...
22	22	...	23	15	7	22	22	...
7	7	...	11	10	1	7	7	...
-	-	...	-	-	-	-	-	...
576	569	...	5,691	4,714	977	576	569	...
47	47	...	335	290	45	47	47	...
122	122	...	1,209	1,093	117	122	122	...
100	99	...	1,606	1,239	367	100	99	...
47	46	...	373	285	88	47	46	...
35	32	...	513	436	78	35	32	...
140	139	...	314	265	49	140	139	...
24	24	...	318	281	37	24	24	...
11	11	...	233	201	32	11	11	...
2	2	...	177	157	20	2	2	...
9	9	...	197	163	34	9	9	...
6	6	...	67	38	29	6	6	...
25	25	...	147	106	41	25	25	...
7	7	...	201	161	40	7	7	...
315	313	...	274	272	283	315	313	...
44	44	...	969	714	255	44	44	...
576	569	...	5,656	4,682	975	576	569	...
6	6	...	218	203	15	6	6	...
50	50	...	451	352	99	50	50	...
108	103	...	1,636	1,280	356	108	103	...
234	232	...	1,544	1,320	224	234	232	...
81	81	...	630	504	126	81	81	...
38	38	...	283	255	28	38	38	...
-	-	...	84	55	29	-	-	...
1	1	...	60	56	4	1	1	...
-	-	...	27	26	1	-	-	...
17	17	...	96	92	4	17	17	...
41	41	...	627	538	89	41	41	...
44	44	...	41	41	39	44	44	...
40	40	...	909	655	255	40	40	...

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

Table 21. Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text]

Inside SMSA's, Places of Less Than 50,000 and Rural

MORTGAGE PAYMENTS AND OTHER EXPENSES--Continued

Interest and Principal Payments on Total Mortgages as Percent of Rental Receipts

Acquired before 1970 and regular payments for interest and/or principal on first mortgage <sup>1</sup> ...	6,232	5,250	982
Less than 20 percent.....	210	209	1
20 to 29 percent.....	417	403	14
30 to 39 percent.....	1,521	1,383	139
40 to 49 percent.....	1,857	1,552	305
50 to 59 percent.....	759	585	174
60 to 69 percent.....	429	293	137
70 to 79 percent.....	127	55	71
80 to 89 percent.....	88	57	31
90 to 99 percent.....	39	26	13
100 percent or more.....	117	108	8
Not reported or not computed.....	669	580	89
Median.....	43	42	49
Other properties.....	950	695	255

Real Estate Tax Per \$1,000 Value

Acquired before 1970.....	6,266	5,282	984
Less than \$10.....	261	241	19
\$10 to \$14.....	585	525	60
\$15 to \$19.....	889	711	178
\$20 to \$24.....	1,177	927	250
\$25 to \$29.....	729	569	160
\$30 to \$39.....	690	568	123
\$40 to \$49.....	399	353	46
\$50 to \$59.....	142	130	12
\$60 or more.....	158	132	26
Not reported or not computed.....	1,237	1,127	110
Median.....dollars..	23	23	23
Acquired 1970 and 1971 (part).....	1,014	759	255

Real Estate Tax as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	6,232	5,250	982
Less than 5 percent.....	97	97	-
5 to 9 percent.....	599	548	51
10 to 14 percent.....	1,504	1,254	250
15 to 19 percent.....	1,294	1,045	249
20 to 24 percent.....	901	702	199
25 to 29 percent.....	539	498	40
30 to 34 percent.....	275	218	57
35 to 39 percent.....	85	57	28
40 percent or more.....	170	152	18
Not reported or not computed.....	768	679	89
Median.....	17	16	17
Acquired 1970 and 1971 (part).....	950	695	255

Selected Owner Expenses as Percent of Rental Receipts

Acquired before 1970 <sup>1</sup> .....	6,232	5,250	982
Less than 20 percent.....	6	6	-
20 to 29 percent.....	73	73	-
30 to 39 percent.....	163	160	3
40 to 49 percent.....	572	514	58
50 to 59 percent.....	1,419	1,305	113
60 to 69 percent.....	1,337	1,108	229
70 to 79 percent.....	858	681	177
80 to 89 percent.....	417	292	126
90 to 99 percent.....	265	173	93
100 to 109 percent.....	47	22	24
110 percent or more.....	191	149	42
Not reported or not computed.....	883	769	114
Median.....	63	61	71
Acquired 1970 and 1971 (part).....	950	695	255

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
...	...	...	...	...	...	...	...	...
576	569	...	5,656	4,682	975	...	...	...
6	6	...	204	203	1	...	...	...
50	50	...	366	352	14	...	...	...
103	103	...	1,419	1,280	139	...	...	...
237	232	...	1,620	1,320	300	...	...	...
83	81	...	676	504	172	...	...	...
38	38	...	392	255	137	...	...	...
-	-	...	127	55	71	...	...	...
1	1	...	87	56	31	...	...	...
-	-	...	39	26	13	...	...	...
17	17	...	100	92	8	...	...	...
41	41	...	627	538	89	...	...	...
44	44	...	43	41	49	...	...	...
...	...	...	909	655	255	...	...	...
576	569	...	5,691	4,714	977	...	...	...
29	29	...	231	212	19	...	...	...
82	82	...	503	443	60	...	...	...
88	87	...	801	624	177	...	...	...
103	100	...	1,074	827	247	...	...	...
67	64	...	662	505	157	...	...	...
23	23	...	668	545	123	...	...	...
19	19	...	380	334	46	...	...	...
5	5	...	137	125	12	...	...	...
5	5	...	153	128	26	...	...	...
156	156	...	1,081	971	110	...	...	...
20	20	...	23	23	23	...	...	...
44	44	...	969	714	255	...	...	...
576	569	...	5,656	4,682	975	...	...	...
-	-	...	97	97	-	...	...	...
59	59	...	540	489	51	...	...	...
116	114	...	1,388	1,140	248	...	...	...
78	75	...	1,216	970	246	...	...	...
117	115	...	785	587	198	...	...	...
96	96	...	443	403	40	...	...	...
37	37	...	238	181	57	...	...	...
6	6	...	79	51	28	...	...	...
18	18	...	152	134	18	...	...	...
48	48	...	720	631	89	...	...	...
20	20	...	16	16	17	...	...	...
40	40	...	909	655	255	...	...	...
576	569	...	5,656	4,682	975	...	...	...
-	-	...	6	6	-	...	...	...
-	-	...	73	73	-	...	...	...
10	10	...	153	150	3	...	...	...
20	20	...	552	493	58	...	...	...
100	100	...	1,319	1,206	113	...	...	...
95	90	...	1,242	1,018	224	...	...	...
180	180	...	678	501	177	...	...	...
85	83	...	333	209	124	...	...	...
19	19	...	246	154	93	...	...	...
-	-	...	47	22	24	...	...	...
19	19	...	172	130	42	...	...	...
48	48	...	835	720	114	...	...	...
72	72	...	62	60	71	...	...	...
40	40	...	909	655	255	...	...	...



Table 21. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of Less Than 50,000 and Rural**

**PROPERTY CHARACTERISTICS**

**Number of Housing Units**

50 to 74.....	2,287	1,794	493
75 to 99.....	1,348	1,129	219
100 to 149.....	1,584	1,354	230
150 to 199.....	971	832	139
200 to 299.....	640	550	90
300 to 499.....	345	286	59
500 to 999.....	103	96	7
1,000 or more.....	3	1	1

**Number of Buildings**

1.....	2,680	2,129	551
2 to 4.....	1,271	1,043	228
5 or more.....	3,328	2,868	459
Not reported.....	1	1	-

**Manner of Acquisition**

By purchase.....	7,215	5,978	1,237
Placed one new mortgage.....	4,955	4,650	305
Placed two or more new mortgages.....	571	285	286
Assumed mortgage(s) already on property.....	1,037	858	178
Assumed mortgage already on property and placed new mortgage.....	507	63	444
All cash.....	67	65	1
Borrowed other than with mortgage.....	51	30	21
Other.....	27	27	-
Not by purchase.....	61	59	2
Inheritance or gift.....	56	56	-
Other.....	5	3	2
Not reported.....	4	4	-

**Source of Downpayment**

Properties purchased 1965 to 1971 (part) <sup>2</sup> .....	5,411	4,359	1,052
Cash.....	4,468	3,483	986
Sale of stocks, shares or other securities.....	301	202	100
Sale of land or other real estate.....	384	284	99
Owner's cash, bank deposits, share accounts, or bonds.....	2,863	2,316	547
Borrowing other than mortgage on this property.....	625	487	138
Other cash source or source not reported.....	295	193	101
Noncash.....	948	815	133
Land used for structure(s) on this property.....	522	455	67
Fees (builder's, contractor's, architect's, lawyer's, engineer's).....	200	168	32
Other noncash source or no downpayment.....	226	192	34
Not reported.....	828	697	131
Other properties.....	1,869	1,682	187

**Land and Building Acquisition**

During same 12-month period.....	4,605	3,693	912
Acquired land previously.....	2,169	1,899	270
Land not owned by building owner.....	235	203	32
Not reported.....	271	246	25

**Year Property Acquired**

1969 to 1971 (part).....	2,188	1,611	577
1967 and 1968.....	1,995	1,727	268
1965 and 1966.....	1,249	1,039	210
1960 to 1964.....	1,275	1,105	170
1955 to 1959.....	162	153	9
1950 to 1954.....	182	179	3
1949 or earlier.....	230	228	1

All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
2,287	1,794	493	72	70	...	2,215	1,723	491
1,348	1,129	219	115	115	...	1,234	1,014	219
1,584	1,354	230	177	177	...	1,406	1,176	230
971	832	139	107	107	...	864	725	139
640	550	90	65	65	...	574	484	90
345	286	59	61	57	...	284	229	55
103	96	7	23	22	...	80	74	6
3	1	1	-	-	...	3	1	1
2,680	2,129	551	177	173	...	2,503	1,956	547
1,271	1,043	228	36	35	...	1,235	1,009	227
3,328	2,868	459	407	405	...	2,921	2,463	458
1	1	-	-	-	...	1	1	-
7,215	5,978	1,237	630	613	...	6,595	5,365	1,230
4,955	4,650	305	551	549	...	4,404	4,101	303
571	285	286	13	13	...	558	272	286
1,037	858	178	52	51	...	985	807	177
507	63	444	4	-	...	503	63	440
67	65	1	-	-	...	67	65	1
51	30	21	-	-	...	51	30	21
27	27	-	-	-	...	27	27	-
61	59	2	-	-	...	61	59	2
56	56	-	-	-	...	56	56	-
5	3	2	-	-	...	5	3	2
4	4	-	-	-	...	4	4	-
5,411	4,359	1,052	355	348	7	5,056	4,011	1,045
4,468	3,483	986	247	239	...	4,221	3,244	977
301	202	100	45	43	...	257	159	98
384	284	99	14	14	...	370	271	99
2,863	2,316	547	118	113	...	2,745	2,203	542
625	487	138	44	42	...	581	445	136
295	193	101	27	27	...	268	167	101
948	815	133	91	91	...	857	724	133
522	455	67	6	6	...	516	449	67
200	168	32	18	18	...	182	150	32
226	192	34	68	68	...	159	125	34
828	697	131	43	43	...	785	654	131
1,869	1,682	187	265	265	...	1,604	1,417	187
4,605	3,693	912	451	449	...	4,153	3,244	910
2,169	1,899	270	113	113	...	2,056	1,786	270
235	203	32	7	2	...	228	201	27
271	246	25	49	49	...	223	198	25
2,188	1,611	577	108	108	...	2,080	1,503	577
1,995	1,727	268	126	119	...	1,869	1,607	261
1,249	1,039	210	120	120	...	1,129	919	210
1,275	1,105	170	100	100	...	1,175	1,005	170
162	153	9	41	41	...	121	112	9
182	179	3	36	36	...	146	143	3
230	228	1	89	89	...	140	139	1

<sup>2</sup>Detail does not add to total because owners reported more than one source.

Table 21. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

[Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text.]

**Inside SMSA's, Places of Less Than 50,000 and Rural**

**PROPERTY CHARACTERISTICS--Continued**

**Year Built**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
1969 and 1970 (part).....	1,187	923	265	82	82	...	1,106	841	265
1967 and 1968.....	1,616	1,430	186	109	107	...	1,507	1,323	184
1965 and 1966.....	1,344	1,152	193	118	116	...	1,227	1,036	191
1960 to 1964.....	1,682	1,264	418	95	92	...	1,587	1,173	415
1950 to 1959.....	593	485	108	102	102	...	491	383	108
1940 to 1949.....	458	432	26	106	106	...	352	326	26
1939 or earlier.....	207	180	27	-	-	...	207	180	27
Not reported.....	192	176	16	9	9	...	183	167	16

**Purchase Price Per Housing Unit**

Properties acquired by purchase 1967 to 1971 (part).....									
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	125	115	10	-	-	...	125	115	10
\$5,000 to \$7,499.....	308	261	47	9	9	...	299	252	47
\$7,500 to \$9,999.....	953	785	168	30	28	...	923	757	166
\$10,000 to \$12,499.....	1,216	1,035	180	44	44	...	1,172	991	180
\$12,500 to \$14,999.....	569	397	173	79	78	...	490	319	172
\$15,000 to \$17,499.....	331	204	127	48	45	...	283	160	124
\$17,500 to \$19,999.....	155	107	49	16	15	...	139	91	48
\$20,000 to \$24,999.....	108	67	40	5	5	...	103	63	40
\$25,000 to \$29,999.....	29	24	5	2	2	...	27	22	5
\$30,000 to \$34,999.....	23	21	2	-	-	...	23	21	2
\$35,000 to \$39,999.....	1	1	-	1	1	...	-	-	-
\$40,000 to \$49,999.....	22	22	-	-	-	...	22	22	-
\$50,000 or more.....	9	9	-	-	-	...	9	9	-
Not reported.....	316	271	45	1	1	...	315	270	45
Median.....dollars..	11,100	10,900	12,400	13,600	13,500	...	11,000	10,700	12,400
Other properties.....	3,115	2,721	393	386	386	...	2,729	2,336	393

**Value**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$300,000.....	90	90	-	-	-	...	90	90	-
\$300,000 to \$399,999.....	134	111	23	-	-	...	134	111	23
\$400,000 to \$499,999.....	130	116	14	2	2	...	128	114	14
\$500,000 to \$749,999.....	800	630	169	22	20	...	778	610	168
\$750,000 to \$999,999.....	867	685	182	30	30	...	836	655	182
\$1,000,000 to \$1,499,999.....	1,589	1,247	342	69	69	...	1,521	1,178	342
\$1,500,000 to \$1,999,999.....	895	754	140	124	124	...	770	630	140
\$2,000,000 to \$2,999,999.....	778	663	115	94	94	...	685	570	115
\$3,000,000 to \$4,999,999.....	560	454	105	81	81	...	479	374	105
\$5,000,000 or more.....	263	227	34	49	44	...	213	184	29
Not reported.....	1,176	1,063	113	150	150	...	1,026	912	113
Median.....dollars..	1,324,600	1,343,500	1,255,800	1,950,900	1,944,600	...	1,279,900	1,287,600	1,253,500

**Value Per Housing Unit**

	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$5,000.....	215	191	24	3	3	...	212	188	24
\$5,000 to \$7,499.....	333	303	30	13	13	...	320	290	30
\$7,500 to \$9,999.....	959	783	176	72	72	...	887	711	176
\$10,000 to \$12,499.....	1,602	1,350	253	70	68	...	1,532	1,282	251
\$12,500 to \$14,999.....	1,185	965	219	47	47	...	1,138	918	219
\$15,000 to \$17,499.....	876	649	227	77	75	...	798	573	225
\$17,500 to \$19,999.....	378	268	111	48	46	...	330	221	109
\$20,000 to \$24,999.....	306	250	56	71	70	...	235	180	55
\$25,000 to \$34,999.....	176	150	26	51	51	...	125	99	26
\$35,000 to \$49,999.....	56	51	5	16	16	...	40	35	5
\$50,000 or more.....	19	19	-	2	2	...	17	17	-
Not reported.....	1,176	1,063	113	150	150	...	1,026	912	113
Median.....dollars..	12,400	12,200	13,400	16,000	16,000	...	12,300	12,100	13,400

**Monthly Rental Receipts Per Housing Unit**

Acquired before 1970 <sup>1</sup> .....									
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Less than \$50.....	95	91	4	14	14	...	81	78	4
\$50 to \$59.....	51	37	14	-	-	...	51	37	14
\$60 to \$69.....	52	50	2	9	9	...	43	41	2
\$70 to \$79.....	95	87	8	18	18	...	77	68	8
\$80 to \$89.....	137	92	45	2	2	...	135	90	45
\$90 to \$99.....	180	150	30	45	45	...	135	105	30
\$100 to \$119.....	759	670	89	167	167	...	592	502	89
\$120 to \$149.....	1,697	1,402	295	137	135	...	1,559	1,267	293
\$150 to \$174.....	1,245	1,021	224	51	51	...	1,194	970	224
\$175 to \$199.....	583	529	54	32	29	...	550	500	51
\$200 to \$249.....	418	344	75	22	20	...	396	323	73
\$250 to \$299.....	151	113	38	27	27	...	124	86	38
\$300 or more.....	100	85	15	9	9	...	91	77	15
No rental receipts.....	-	-	-	-	-	...	-	-	-
Not reported.....	669	580	89	41	41	...	627	538	89
Median.....dollars..	144	144	145	122	121	...	146	147	145
Mean.....dollars..	151	150	153	137	136	...	152	152	152
Acquired 1970 and 1971 (part).....	950	695	255	40	40	...	909	655	255

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.



Table 21. **Government Insurance Status, Rental and Vacant 50-or-More-Housing-Unit Properties: 1971—Continued**

(Number of mortgaged properties. Data based on sample, see text. For minimum base for derived figures (percent, median, etc.) and meaning of symbols, see text)

**Inside SMSA's, Places of Less Than 50,000 and Rural**

**PROPERTY CHARACTERISTICS--Continued**

**Purchase Price as Percent of Value**

	All mortgaged properties			Properties with FHA first mortgage			Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
Acquired by purchase.....	7,214	5,978	1,236	619	612	...	6,596	5,365	1,230
Purchased 1967 to 1971 (part).....	4,162	3,317	845	234	227	...	3,929	3,090	839
Less than 80 percent.....	914	805	109	45	45	...	869	760	109
80 to 89 percent.....	777	551	226	57	56	...	720	496	224
90 to 94 percent.....	499	335	164	13	13	...	486	322	164
95 to 99 percent.....	407	310	97	36	31	...	371	279	92
100 percent or more.....	1,110	914	196	52	52	...	1,057	862	196
Not reported.....	455	401	54	30	30	...	425	370	54
Median.....	91	91	91	89	89	...	91	91	91
Purchased 1960 to 1966.....	2,511	2,133	378	219	219	...	2,292	1,914	378
Less than 60 percent.....	134	126	7	13	13	...	121	113	7
60 to 79 percent.....	619	479	140	94	94	...	526	386	140
80 to 89 percent.....	574	497	76	17	17	...	557	481	76
90 to 99 percent.....	273	215	58	41	41	...	232	174	58
100 percent or more.....	266	245	22	20	20	...	247	225	22
Not reported.....	646	571	74	36	36	...	610	535	74
Median.....	83	83	80	76	76	...	83	83	80
Purchased 1959 or earlier.....	541	528	13	166	166	...	375	361	13
Less than 40 percent.....	9	9	-	-	-	...	9	9	-
40 to 59 percent.....	39	39	-	10	10	...	29	29	-
60 to 79 percent.....	50	48	2	3	3	...	47	45	2
80 to 99 percent.....	91	87	4	45	45	...	46	42	4
100 percent or more.....	72	72	-	5	5	...	67	67	-
Not reported.....	280	273	8	104	104	...	176	169	8
Median.....	87	87	...	...	...	...	85	85	...
Not acquired by purchase.....	65	63	2	-	-	-	65	63	2

**Rental Receipts as Percent of Value**

Acquired before 1970 <sup>1</sup> .....	6,232	5,250	982	576	569	...	5,656	4,682	975
Less than 5 percent.....	32	32	-	12	12	...	20	20	-
5 to 9 percent.....	422	348	74	146	146	...	276	202	74
10 to 14 percent.....	1,905	1,480	425	151	145	...	1,754	1,335	419
15 to 19 percent.....	1,869	1,608	261	81	80	...	1,788	1,528	260
20 to 24 percent.....	340	277	63	3	3	...	337	274	63
25 to 29 percent.....	93	78	14	2	2	...	90	76	14
30 to 39 percent.....	85	84	1	-	-	...	85	84	1
40 percent or more.....	11	11	-	-	-	...	11	11	-
Not reported or not computed.....	1,475	1,331	143	180	180	...	1,294	1,151	143
Median.....	15	15	14	11	11	...	15	15	14
Acquired 1970 and 1971 (part).....	950	695	255	40	40	...	909	655	255

**Rental Vacancy Losses as Percent of Potential Receipts**

Acquired before 1970 <sup>1</sup> .....	6,232	5,250	982	576	569	...	5,656	4,682	975
Less than 1.0 percent.....	1,331	1,211	120	247	247	...	1,085	964	120
1.0 to 2.9 percent.....	1,158	935	224	78	77	...	1,081	859	223
3.0 to 4.9 percent.....	948	792	156	76	73	...	873	720	153
5.0 to 6.9 percent.....	465	335	130	11	10	...	454	325	129
7.0 to 8.9 percent.....	199	152	47	38	38	...	161	114	47
9.0 to 10.9 percent.....	275	242	33	10	10	...	265	232	33
11.0 to 12.9 percent.....	202	195	7	25	25	...	178	171	7
13.0 to 14.9 percent.....	77	65	12	5	3	...	72	62	10
15 percent or more.....	459	363	96	19	19	...	440	344	96
Not reported or not computed.....	1,118	960	158	69	69	...	1,049	891	158
Median.....	3.1	2.9	4.0	1.1	1.0	...	3.3	3.1	4.0
Acquired 1970 and 1971 (part).....	950	695	255	40	40	...	909	655	255

**OWNER CHARACTERISTICS**

**Type of Owner**

Individual.....	1,570	1,310	260	41	39	...	1,529	1,271	258
Partnership.....	3,083	2,491	592	150	145	...	2,933	2,346	587
Real estate corporation.....	1,876	1,561	314	206	206	...	1,670	1,356	314
Real estate investment trust.....	163	133	30	15	15	...	148	117	30
Financial institution.....	48	48	-	1	1	...	47	47	-
Housing cooperative organization.....	251	227	24	156	156	...	95	71	24
Other.....	275	259	16	49	49	...	227	211	16
Not reported.....	13	11	2	1	1	...	12	10	2

<sup>1</sup>Excludes properties with less than half of units in rental market during all of year preceding survey.

## Appendix A.—AREA CLASSIFICATIONS

UNITED STATES .....	App-1
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### UNITED STATES

This refers to the 50 States and the District of Columbia but excludes Puerto Rico and the outlying areas (American Samoa, the Canal Zone, Guam, the Trust Territory of the Pacific Islands, and the Virgin Islands of the United States).

### STANDARD METROPOLITAN STATISTICAL AREAS

The Bureau of the Census recognizes 243 standard metropolitan statistical areas (SMSA's) in the United States and 4 in Puerto Rico, making a total of 247 in the 1970 census. These include the 231 SMSA's as defined and named in the Bureau of the Budget publication, **Standard Metropolitan Statistical Areas: 1967**, U.S. Government Printing Office, Washington, D.C. 20402. Since 1967, 16 SMSA's have been added, of which two were defined in January 1968 and an additional 14 were defined in February 1971 on the basis of the results of the 1970 census. Changes in SMSA boundaries or titles made after February 1971 are not recognized in this report. SMSA's are defined by the Office of Management and Budget (formerly Bureau of the Budget).

Except in the New England States, a standard metropolitan statistical area is a county or group of contiguous counties which contains at least one city of 50,000 inhabitants or more, or "twin cities" with a combined population of at least 50,000. In addition to the county or counties containing such

a city or cities, contiguous counties are included in an SMSA if, according to certain criteria, they are socially and economically integrated with the central city. In the New England States, SMSA's consist of towns and cities instead of counties. Each SMSA must include at least one central city, and the complete title of an SMSA identifies the central city or cities. For a detailed description of the criteria used in defining SMSA's, see the Bureau of the Budget publication cited above.

The figures for "in central cities" shown in this report differ from those shown in the Housing Census HC(1)-A1 and HC(1)-B1 reports for the United States. In those reports, if a central city of an SMSA is an extended city (so designated because it has extended its boundaries to include territory essentially rural in character), the figures shown for "in central cities" were restricted to the urban portion of the city. In addition, parts of central cities outside the SMSA boundaries were excluded from the central city tabulations. In this report, however, figures for "in central cities" refer to the entire population and housing within the legal city boundaries, including any rural parts of the city or parts outside the SMSA.

### PLACES

Size of place as shown in this report is based on the 1970 census population figures.

Two types of places are recognized in the census reports—incorporated places and unincorporated places, as defined below.

**Incorporated places.**—These are political units incorporated as cities, boroughs, towns, and villages with the following exceptions: (a) boroughs in

Alaska and (b) towns in the New England States, New York, and Wisconsin. Boroughs in Alaska are treated as county subdivisions and may include one or more incorporated places. The towns in the New England States, New York, and Wisconsin are minor civil divisions similar to the townships found in other States and not necessarily thickly settled centers of population such as the cities, boroughs, towns, and villages in other States. Similarly, in New Jersey and Pennsylvania, where some townships possess powers and functions similar to those of incorporated places, the townships are not classified as "incorporated places." Thus, some minor civil divisions which are "incorporated" in one legal sense of the word are not regarded by the Census Bureau as "incorporated places." Without this restriction all of the towns in the New England States, New York, and Wisconsin and the townships in New Jersey and Pennsylvania would have to be counted as incorporated places without any consideration of the nature of population settlement. The densely settled portions of some are recognized as unincorporated places or as part of an urbanized area.

In Hawaii, there are no incorporated places in the sense of a functioning local governmental unit. The State, however, has recognized places and established boundaries for them. Such places are treated as incorporated in the 1970 census.

**Unincorporated places.**—As in the 1950 and 1960 censuses, the Census Bureau has delineated boundaries for closely settled population centers without corporate limits. Each place so delineated possesses a definite nucleus of residences and has its boundaries drawn to include, if feasible, all the surrounding closely settled area.



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### PROPERTY CLASSIFICATIONS

**Property.**—In the 1970 Residential Finance Survey, a mortgaged property comprises all of the buildings and land covered by a single first mortgage. Usually all land and buildings covered by a single mortgage are adjacent to each other, but in some cases the buildings and land under a single mortgage are scattered.

If a rental project or development is divided into sections, each securing a

separate first mortgage, each section is considered a separate property. Thus, in the case of mortgaged properties, the number of properties is the same as the number of first mortgages.

If the property was not mortgaged, the property was defined by the owner.

**Residential.**—A property is considered residential if half or more of the floor space is used for residential purposes. If the owner indicated that the property consisted primarily of buildings or land which were essentially nonresidential in character, the property was considered nonresidential and out of the scope of this survey.

**Housing Unit.**—A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants do not live and eat with any other persons in the structure and which quarters have either (1) direct access from the outside of the building or through a common hall or (2) complete kitchen facilities for the exclusive use of the occupants. The definition of "housing unit" is the same as that used in the 1970 census.

**Nonfarm.**—For purposes of the 1970 Residential Finance Survey, a property is classified as nonfarm if it had 1 to 4 housing units and was on a place of less than 10 acres, or if it had 5 or more units. Properties which were essentially farms were not included.

**Homeowner property.**—In the 1970 Residential Finance Survey, residential properties were divided into two categories—"homeowner" properties and "rental and vacant" properties.

A homeowner property is one with 1 to 4 housing units, at least one of which was occupied by the owner. All housing units on the property were included in the count, regardless of the number of structures in which they are located. Persons buying property and still owing money were considered owners, whether or not they had legal title to the property.

**Rental and vacant property.**—The term "rental and vacant" applies to properties with 5 housing units or more (even though one of the units may be occupied by an owner), and to properties with 1 to 4 housing units, all of which are either renter occupied or vacant.

The term "rental and vacant" refers to properties, not housing units. A multiunit property may contain both renter-occupied and vacant housing units. A single-unit property may be either renter occupied or vacant. The determination of whether the property was to be included in the category "rental and vacant" was made on the basis of the respondent's reply to the question, "Does the owner live on this property?" If the answer was "No," the property was classified as "rental and vacant." If the respondent's reply was "Yes," (i.e., the owner lived on the property) but the property contained 5 housing units or more, the property was also included in this category.

Cooperatively-owned properties are also classified as "rental and vacant." Condominium projects were not within the scope of this survey.

**Properties excluded.**—This report excludes the following types of properties:

1. Properties with fewer than 5 units on a place of 10 or more acres.

Therefore, all properties with 5 or more housing units are in scope even though they may contain 10 or more acres; for example, a large garden apartment project.

2. Mobile homes, trailers, or trailer courts.
3. Government-owned properties, including low and middle-income housing properties owned by local housing authorities and other government agencies, investment housing owned by government agencies (e.g., State universities), properties owned by government agencies for the use of their employees, and government-owned housing for armed services personnel. Not included in the category "government owned" are properties acquired by the Federal Housing Administration as a result of mortgage defaults and being held temporarily by that agency pending sale to new owners. Such properties were deemed part of the private housing inventory.
4. Hotels or motels with 50 percent or more of the accommodations reserved for transient use.
5. Properties with more than half of the floor space used for business or industrial purposes. Also excluded were mortgaged properties in which the mortgage also covered a structure nonresidential in character; for example, a parsonage or manse was excluded if the mortgage also covered a church.
6. Properties under construction at the time of the April 1970 decennial census with no living quarter spaces sufficiently completed to permit inclusion in the census enumeration. Since the 1970

decennial census records were the universe from which the 1970 Residential Finance Survey sample was selected, these properties were therefore automatically excluded from the survey.

7. Properties which did not contain housing units at the time of the Residential Finance Survey due to such events as fire or storm destruction, rehabilitation, or conversion to nonresidential use; and properties in which all of the buildings were scheduled for demolition.
8. Properties owned on a condominium basis. Under this arrangement the individual owns a housing unit in a multiunit development. The owner holds direct legal title to the unit and a proportionate share of the common building areas and land. These properties were excluded because they could not be properly classified as homeowner or rental properties, and the small number of these in the sample did not warrant separate data summaries.
9. Properties which are seasonal in nature and were vacant at the time of the survey.

**Mortgage status.**—In this survey properties were classified as mortgaged or nonmortgaged on the basis of information furnished by the owner and the lender. The homeowner was asked to report all of the various types of debt outstanding on the property. However, only mortgages were included in this survey. If there was any doubt as to whether or not a debt was a mortgage, the lender was asked to confirm.

As used in this report, "mortgage" refers to all forms of debt where the property is pledged as security for



repayment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, and vendor liens. In such arrangements, the borrower generally has the title to the property.

Also included as "mortgages" are such debt arrangements as contracts to purchase, contracts for deed, assumption agreements, and land contracts. These differ from mortgages or deeds of trust in that title to the property remains with the lender, who generally is also the seller (i.e., former owner) of the property. The buyer has the right to occupy the property so long as he makes the payments on the debt. Title to the property passes to the buyer when he has paid the full or a stipulated amount on the loan. For purposes of this survey the buyer is considered the "owner." When a property being purchased under a land or purchase contract is also covered by an outstanding first mortgage made by the former owner, data are shown for the mortgage only if the current owner has assumed the obligation for the payments.

In some cases, the owner of the building did not own the land but had a "leasehold" mortgage on the building only. For purposes of this survey, leasehold mortgages were treated in the same manner as any other mortgage.

To assure that all mortgage-type debts on the property were reported, the owner was asked to report *all* debts outstanding on the property. In the editing process, however, the following types of debt were classified as non-mortgages: Property improvement loans, such as FHA Title I loans not secured by the property; chattel mortgages (e.g., mortgages on furniture or equipment); mechanics and tax liens; and judgment liens arising from a

lawsuit against the property owner. Properties having only the latter types of debt and no mortgage debt were classified as nonmortgaged.

To obtain confirmation of the mortgage status of the property and additional information about the mortgage, the Form 70H-12 questionnaire was mailed to each lender to whom, according to the owner, mortgage payments were made. If the debt was other than a mortgage, this information was to be reported by the lender on the 70H-12 questionnaire. Also eliminated on the basis of the lenders' replies were mortgage debts that had been paid off or otherwise terminated prior to the survey period.

#### MORTGAGE CHARACTERISTICS

**First and junior mortgages.**--A mortgage is classified as a first mortgage if it has prior claim over any other mortgage on the property, or if it is the only mortgage on the property. All other mortgages are classified as "junior." A *second mortgage* is a junior mortgage which gives the lender a claim against the property which is second to the claim of the holder of the first mortgage.

**Government insurance status.**--Government insurance status refers to the presence or absence of FHA (Federal Housing Administration) insurance or VA (Veterans Administration) guaranty or insurance on a mortgage. Under these programs, the mortgage holder is assured of full or substantial compensation of the unpaid balance if the borrower defaults on the mortgage payments.

**FHA-insured mortgages** are those made by private lending institutions and insured by the Federal Housing Administration.

**VA-guaranteed or insured mortgages** (GI loans) are those guaranteed or insured by the Veterans Administration and are made to veterans of World War II, Korean conflict, and Vietnam conflict by private lenders for purposes of home ownership. Some of the properties with VA mortgages are owned by nonveterans who have assumed the mortgages.

**Conventional mortgages** are those other than the FHA-insured or VA-guaranteed or insured.

Included in the "conventional" mortgage category are housing loans made *directly* by the Federal Housing Administration, the Veterans Administration, the Farmers Home Administration, or any other Federal, State or local Government agency as the lender. Direct loans are made by the Veterans Administration in most cases only when the veteran is unable to obtain mortgage funds from private lenders at suitable terms in his area.

The Farmers Home Administration makes direct loans on home and rental and cooperative housing in rural areas for eligible borrowers. These loans may then be sold to investors, with Farmers Home Administration insurance. They are included here because there were too few in the survey to tabulate separately.

Also included in the conventional mortgage category are a few properties with 5 to 49 housing units covered by VA-guaranteed mortgages.

**Origin of mortgage.** This item indicates whether the first mortgage currently on the property (1) was made by the current owner at the same time

the property was acquired by him, (2) was on the property *before* acquisition by the current owner and "assumed" by him (i.e., he "assumed" the obligation of the unpaid balance of that mortgage), or (3) was placed by the current owner *after* he acquired the property. The categories are defined as follows:

**Made when property acquired** indicates that the present first mortgage is the same as originally made by the present owner when he acquired the property and has *not* been refinanced, renewed, or extended.

**Assumed when property acquired** indicates that the present first mortgage is the same mortgage that was assumed from the previous owner when the property was acquired and has *not* been refinanced.

**Made after property acquired** indicates that the current mortgage is not the mortgage placed on the property at the time the present owner acquired the property. This category includes refinanced and renewed mortgages, mortgages placed on properties acquired previously without a mortgage, and mortgages placed on properties acquired with a mortgage since paid off.

**Refinancing** a mortgage consists of replacing an existing mortgage with a new mortgage. This may be done with the same lender or with a different lender. The principal balance may or may not be changed.

**Renewing** or extending a mortgage means that a lender agrees to extend the terms of a mortgage having an outstanding principal

balance for a specified additional period of time.

**Purpose of first mortgage placed later than acquisition.**—Reasons reported for placing a first mortgage after acquisition of the property are as follows:

1. To renew or extend a loan that has fallen due without increasing the outstanding balance, i.e., without the borrower obtaining additional money.
2. To secure better terms, such as a lower interest rate, a longer term of years for repayment, smaller required payments, etc.
3. To provide money for such purposes as additions, improvements or repairs to the property, investment in other real estate, other types of investments, educational expenses such as college education for the children, medical expenses or other reasons as described by the respondent.

**Year mortgage made or assumed.**—This refers to the year the current mortgage was made or assumed by the current property owner. If the current mortgage had been refinanced or renewed, the year of the most recent refinancing or renewal is shown.

Characteristics shown in this report for mortgages made or assumed in any given year and in existence at the time these data were collected do not necessarily reflect the characteristics of all mortgages *made* in that year. Mortgages *assumed* in a particular year represent mortgages originally *made* in previous years. Moreover, many mortgages made in previous years had been paid off or otherwise terminated by the time of this survey.

The year the mortgage was made was asked of both the owner and the

lender. In the case of an assumed mortgage, the date reported by the owner is used.

**Mortgage loan.**—The mortgage loan is the amount of the loan at the time it was obtained by the current property owner. If the mortgage was assumed from the previous owner, the mortgage loan is the unpaid balance when assumed. If the owner made a new mortgage, the mortgage loan is the face amount of that mortgage. When the mortgage represented a refinancing or extension of the previous mortgage, the mortgage loan is the amount of the new mortgage. The amount of the mortgage loan was asked of both the owner and the lender. In the case of an assumed mortgage, the amount reported by the owner is the one used.

"Total mortgage loan" is the total amount of loan on the property, regardless of the number of mortgages. When there are two mortgages or more, the amount of first and junior loans are combined, although they may have been made at different times.

**Outstanding debt.**—Outstanding debt is the unpaid principal balance of the mortgage at the time of the survey. In some instances, it also includes overdue interest. "Total outstanding debt" is the sum of the unpaid balances of all mortgages on the property.

**Interest rate.**—Interest rate is the annual rate specified in the mortgage or the annual equivalent if not on an annual basis. Where the rate varies during different periods of the life of the mortgage, the rate at the time of enumeration is shown. No fees or charges, such as the FHA mortgage insurance premiums, are included. When no interest was charged, the



property appears in the lowest interval, "Less than 5.0 percent."

**Variable interest rate.**—This item, new to the Residential Finance Survey, is directed at finding out to what extent interest rates may be changed during the life of the mortgage. The intent of this question was to identify mortgages whose interest rates could be changed in line with increases or decreases in current mortgage money interest rates. The frequency of mortgages with variable interest rates may be overstated because there is some indication that lenders misunderstood the intent of this question. Many respondents replied "Yes" to this question, but qualified it by notes such as "if mortgage is assumed," "if mortgage becomes delinquent," etc.

**Term of mortgage.**—For most mortgages, the term is the length of time required to pay back the principal in regular periodic payments and is usually stated in the mortgage document. For an assumed mortgage, the term shown is the original term. No routine edit was made to determine whether mortgages requiring regular periodic payments would be paid off during the specified term.

There were other types of term arrangements reported by lenders. If the lender did not report a specific term, but entered "until paid" or a similar phrase, and regular payments of principal were required, the effective term was computed.

Some mortgages are written with short terms and are either renewable at the option of the lender or contain renewal clauses which required the lender, under most circumstances, to extend the mortgage term. These were reported in different ways by lenders. It should be noted that, particularly

among lenders who are individuals, the stated term may have little meaning.

The classification "no stated term" includes the following types of arrangements:

1. The lender reported that the mortgage had no specific term and that no regular principal payments were required.
2. The mortgage was well beyond its due date, and reported as in good standing.
3. "On demand" mortgages due at any time on demand of the lender. During the life of such mortgages, interest payments usually are required; principal payments may or may not be required.

**Holder of first mortgage.**—This refers to the firm, organization, institution, or person that has the legal right to the interest and principal due on the mortgage.

The mortgage holder is not necessarily the original mortgage lender since the original lender may have transferred the mortgage to a new holder. Mortgages are frequently originated by one firm (or person) as agent or loan correspondent for another firm which provides the mortgage funds; or mortgages are sold by the originating lenders to firms which have funds available for investment. The firm to which the mortgage payments are made is not always the mortgage holder, since payments are frequently made through a firm acting as a collecting or servicing agent for the holder.

Information on type of mortgage holder was obtained from the mortgage holder or the agent of the holder.

1. Commercial bank or trust company. This type of bank offers many financial services—e.g., com-

mercial and industrial loans, personal loans, checking accounts, savings accounts, and residential mortgage loans. If a bank has invested its regular funds in a mortgage for its own account, the mortgage is shown as being held by a "commercial bank or trust company." If a bank has invested the funds of a trust account (e.g., funds available from an estate being administered by the bank for a customer) in a mortgage, the case is included in the category "Other."

2. Mutual savings bank. This type of bank accepts savings deposits only. Banks of this type are located principally in the New England States, New York and Pennsylvania.
3. Savings and loan association. This type of institution invests the savings of its depositors in mortgage loans, principally on homes. Included in this category are building and loan associations and homestead associations.
4. Life insurance company. Self explanatory.
5. Mortgage company. This type of firm is engaged primarily in the business of originating and selling mortgages. Mortgages which are shown as being held by mortgage companies in this report represent mortgages recently made and not yet sold and those in which the mortgage company had invested its own funds.
6. Federal agency. The principal types of agencies included in this category are:
  - a. Government National Mortgage Association (GNMA). This agency purchases mortgages

insured by FHA or guaranteed or insured by VA on specified types of housing—mainly housing for low and moderate income families, cooperative projects, and other special purpose housing for which regular mortgage market financing is inadequate. GNMA also holds mortgages acquired from the Federal National Mortgage Association (FNMA) as a result of assuming FNMA's management and liquidation functions.

b. Federal Housing Administration (FHA), which becomes the holder of (1) mortgages made in connection with the sale of properties acquired by FHA from lenders, or (2) mortgages assigned by lenders to FHA as a result of irremediable borrower defaults of FHA-insured mortgages.

c. Department of Housing and Urban Development (HUD) as holder of record for mortgages made under Section 202 of the Housing Act of 1959, Senior Citizen's Housing direct loan, and those made in connection with sales of residential properties previously owned by other Federal agencies.

d. Veterans Administration (VA). Mortgages held by this agency include those made by the VA under its direct loan program, and mortgages made in connection with the sale of properties acquired by VA from lenders because of insoluble borrower defaults.

7. Federal National Mortgage Association (FNMA, and also known as "Fanny Mae"). This government-sponsored organization buys and sells FHA-insured, VA-guaranteed,

and (recently) conventional mortgages to improve distribution of mortgage funds and to encourage construction of housing.

8. Real estate or construction company. Neither of these two types of holders is primarily in the mortgage business. Their mortgage activity is usually an adjunct to the buying and selling of real estate, or the building of homes. These firms may hold mortgages for short periods of time until they can be sold to investors.

9. Individual or individual's estate. Included in this category are mortgages held by individual persons or estates of individuals. Excluded are individuals' estates being administered as trust accounts by commercial banks.

10. Other. Includes retirement funds; State and local governments or private pension systems; nonprofit organizations; insurance companies not classified as life insurance companies; trust accounts administered by a bank; and holders who do not fit in the nine specified categories.

**Location of first mortgage holder.**—This item relates the location of the first mortgage holder to the location of the mortgaged property. For each region, the first mortgages are shown on the basis of whether the holder was at the time of the survey in the same geographic region as the property, in a different region, or entirely outside the United States.

The State location of the principal address of the lender was asked of the lender or its agent. No attempt was made to edit replies in terms of whether or not the respondent answered for headquarter offices, except

that Federal agencies and Federal National Mortgage Association (as holders) were assumed to be in the South region (Washington, D.C.), regardless of the respondent's reply.

**Servicing of mortgage.**—"Servicing" a mortgage involves collection of the mortgage payments from the borrower, maintaining records of payments, setting up escrow accounts for accumulating the real estate tax and property insurance portions of mortgage payments (when included in the payment), paying the tax and insurance bills, and sending required notices to the borrower.

A mortgage may be serviced by the holder or by an agent for the holder. Insurance companies and banks which invest in mortgages over a wide geographical area generally arrange for servicing of their mortgages by local servicers. These are frequently the local mortgage companies or banks which originated the mortgages. Individuals who invest in mortgages may arrange for the servicing of these mortgages by a bank or mortgage company. The servicing bank or mortgage company charges the holder a fee for performing this service.

**Holder's acquisition of mortgage.**—This item indicates how the present holder of the mortgage acquired it. Holders usually acquire mortgages in one of two ways:

1. They can originate the mortgage directly from the borrower, with no intermediary agent.
2. They can purchase the mortgage from someone else.

Purchased mortgages are further classified as to whether the former owner of the mortgage is now the present servicer or not. It is common practice for



a mortgage company to originate mortgages and then sell them to investors, such as life insurance companies. Many times, the mortgage company will continue to service the mortgages that have been sold to the investor.

**Mortgagee participation in property income.**—(Five or more housing unit properties only.) Sometimes referred to as an "equity kicker," this is a provision in the mortgage which requires the borrower to pay the holder a specified share of the earnings of the property, in addition to the interest paid on the mortgage.

**Mortgage loan as a percent of purchase price.**—This percentage was computed for the first mortgage loan and for all mortgage loans on the property. The percentage is shown only when the first mortgage was made or assumed at the time the property was acquired and the property was acquired by purchase or construction. For total mortgage loan the amounts of the first and junior loans were combined, even though they may have been made at different times.

**Outstanding debt as percent of value.**—The percentage was computed for the first mortgage and for all mortgages on the property.

#### MORTGAGE PAYMENTS AND OTHER EXPENSES

**Method of payment.**—This refers to the payment arrangements required under the terms of the mortgage.

Mortgages are classified in this report according to the method of principal and interest payment:

**Regular payment of interest and principal.**—Self-explanatory.

**Payment of principal only.**—A few mortgages were reported on which principal payments only were required. These were primarily short-term mortgages on which all interest was due in a lump sum at the end of the term, or mortgages on which no interest was being charged.

**Payment of interest only.**—Included in this category are mortgages on which principal was not being paid at the time of the survey. In some cases this is a temporary situation and payments for principal were required in the past or will be required later.

**No regular payment required.**—A few mortgages were reported on which no regular payments were required for interest or principal. With respect to small properties, some of these mortgages involved borrowers and lenders who were related. Some mortgages on large rental properties involve unusual financing arrangements. Occasionally the holder of the mortgage and the owner of the property are different firms with the same principals.

**Amortized loan.**—The amount of the loan is paid back in installments usually including payments to principal and interest, at regular intervals (monthly, quarterly, etc.).

*Fully amortized.*—The principal payments are sufficient to pay off the loan completely within the stated term of the loan.

*Partially amortized.*—The principal payments pay off part, but not all, of the loan by the end of its term. The remainder of the

loan then becomes due and is paid off in one lump sum or refinanced with a new loan, or extended by renewal of the loan.

**Items included in mortgage payment.**—Mortgages with regular required payments of both interest and principal are further classified by the other items which the owner is required to pay as part of his mortgage payment. In addition to real estate taxes and property insurance payments, a mortgage payment may also include such items as mortgage insurance premium, mortgage service charge, ground rent, equipment replacement reserve, and life insurance premiums. Payments on FHA-insured mortgages, for example, usually include real estate taxes, property insurance premiums, and FHA mortgage insurance premiums.

**Monthly interest and principal payments.**—This is the amount required to be paid regularly on the mortgage for principal repayment or interest, or both. Therefore, mortgages with no required regular payments are excluded. Principal and interest payments are shown on a monthly basis, regardless of the actual frequency of payment. Data are shown for first mortgage payments and for total mortgage payments.

**Current status of mortgage payments.**—A mortgage is classified "delinquent" when the required payments are past due 30 days or more. When payments were delinquent, mortgages were further classified as to whether foreclosure proceedings were in process at the time of the survey.

In a few instances, the question about foreclosure proceedings was not answered, and the mortgage payments

were four or more payments past due. It was assumed that foreclosure proceedings had not been started.

**Selected monthly housing costs.**—This amount is the sum of payments for real estate taxes, special assessments (if any), property insurance, utilities, fuel, water, ground rent (if any), and, if the property is mortgaged, interest and principal payments on all mortgages, plus any other items included in the mortgage payment. An edit unduplicated the taxes and insurance if reported by both the owner and the lender. Selected housing costs are shown on a monthly basis, and annually as a percent of income.

**Real estate taxes.**—This is the amount of total real estate taxes and special assessments paid on the property in the 12-month period preceding the survey. It includes both State and local real estate taxes. The respondent was requested *not* to include payments for taxes in arrears from prior years.

Real estate taxes are shown on an annual, per housing unit basis. Taxes are also presented on a per \$1,000 of value basis, as a percent of rental receipts, and as a percent of homeowner's family income. The "not computed" category includes properties for which no taxes were paid.

**Interest and principal payments as percent of income.**—(Homeowner properties.) This percentage relationship is shown for first mortgage payments and total mortgage payments. The data are restricted to those cases where regular payments of interest and/or principal are made on the first mortgage.

**Interest and principal payments as percent of rental receipts.**—(Rental

properties.) This percentage was computed for first mortgages and for all mortgages on the property.

**Selected owner's expenses as percent of rental receipts.**—(Rental properties.) Owner's expenses include real estate taxes, special assessments (if any), property insurance, ground rent (if any), and, if the property is mortgaged, the amount for interest and principal on all mortgages, plus any other items included in the mortgage payment. An edit unduplicated the amounts for taxes and insurance if reported by both the owner and the lender. This item is shown only as a percent of rental receipts.

## PROPERTY CHARACTERISTICS

**Number of buildings on property.**—Only buildings used for residential purposes were included. Not counted were buildings without housing units.

**Manner of acquisition of property.**—This item indicates how the current owner acquired the property, i.e., whether by purchase or by means other than purchase, and if purchased how the purchase was financed. In this survey, "purchase" includes transactions where the structure was built for or by the owner.

The owner was asked to report the manner in which he financed the acquisition of his property. If the *land* was acquired prior to acquisition of the building, the method of financing the *building* was to be reported.

It should be noted that the mortgage arrangements at the time the property was acquired were not necessarily the same as the current mortgage status. For example, a mortgage made at the time of property acquisition by the current owner may not be the

same mortgage that is currently on the property, due to refinancing, renewal, etc.

The methods of financing purchase or construction transactions were as follows:

**Placed one new mortgage.**—This includes cases where the present owner made one new mortgage when the building was purchased or constructed.

**Placed two or more new mortgages.**—In some instances, particularly large rental properties, the owner placed two or more mortgages.

**Assumed mortgage already on the property.**—This includes cases where the properties were already mortgaged when acquired by the present owner and the present owner took over the obligations of the existing mortgage or mortgages.

**Assumed a mortgage already on the property and placed a new mortgage.**—This includes cases in which the present owner took over an existing first mortgage and made a new second mortgage. Also included are a few cases in which the owner assumed first and second mortgages and made a new third mortgage.

**All cash, no borrowing.**—In these cases, the owner paid cash for the property using savings or proceeds from sale of assets, including sale of other real estate.

**Borrowed other than with a mortgage.**—This includes those cases in which the owner acquired the building with borrowed funds (for



all or part of the purchase price or cost of construction) and this loan was *not* secured by a mortgage, deed of trust, land contract, etc.

**Inheritance or gift.**—This includes transfer of husband-wife ownership to the surviving spouse upon the death of one or the other.

**Other manner.**—Includes such types of acquisitions as properties acquired through foreclosure, through delinquent tax sale, corporate reorganization, or trade for another property. The "Other" category is shown in two parts, depending upon whether or not the transaction involved an amount of money which represented the full value of the property at time of acquisition.

Purchase price and ratios involving purchase price are not shown for properties acquired in a manner in which there either was no money involved, or the amount of money did not represent the full value at time of acquisition. They are also not shown if the manner of acquisition was not reported.

**Downpayment.**—(Homeowner properties.) This item indicates the major source of cash used for downpayment or outright purchase or construction of the property. Data are limited to those properties acquired after 1964. A description of the sources are as follows:

**Sale of previous home** includes only those cases in which the present owner sold his previous home during the immediate 12-month period and used the proceeds toward the purchase of his property.

**Sale of other real property or other investment** includes money received

from the sale of other real property or real estate other than his previous home or from the sale of other investments such as securities (common and preferred stock, municipal or corporate bonds), dissolved business ventures, etc.

**Savings** includes cases in which present owners purchased their property with money drawn from savings, such as bank deposits, share accounts as in the case of credit unions, or savings bonds.

**Borrowing other than a mortgage on property** includes those cases where the owner borrowed the downpayment.

**Gift** includes those cases in which the owner used money received as a gift, regardless of the source, and used it as the downpayment on the property. Inherited money was reported in the "Other" category if it was used immediately for the downpayment. Generally, inherited funds tend first to be invested or deposited in savings accounts.

**Land on which structure was built** includes those cases in which the owner's equity in the property is the land on which the structure was built. The term "structure" refers to residential structures, usually the owner's own home.

**Other** includes those cases in which the respondent could not classify the source to any of the above categories.

**No downpayment required** includes those cases where the owner did not use his own money to finance his purchase. For example, a first and second mortgage combined to cover the purchase price.

**Downpayment.**—(Rental properties with 50 or more housing units acquired 1965 to 1971.) Although similar to the downpayment questions asked of the homeowner, the instructions to the respondent for rental property were to "mark boxes which accounted for one-third or more" of the downpayment. Up to three sources of downpayment for any one property were tabulated. Therefore, the total number of sources is greater than the number of properties. Mortgage lenders as a rule do not lend money to large rental property owners who have not made some investment (equity) in the property, but the investment need not be in cash. The following items are categorized into cash and noncash sources:

#### Cash

1. *Sale of stocks, shares, or other securities* includes common and preferred stock; municipal or corporate bonds.
2. *Sale of land or other real estate* includes real property or real estate sold to obtain the downpayment funds for purchase of this property.
3. *Owner's cash, bank deposits, share accounts, or bonds.*—Self-explanatory.
4. *Borrowing other than mortgage on this property.*—Self-explanatory.
5. *Other cash source* includes proceeds from sales of shares of stock in the corporation constructing or owning the property. Also included are those cases for which the cash source was other than those specified above.

**Noncash**

6. *Land used for structure(s) on this property* are those cases in which the land on which the structure was built was the owner's equity in the property.
7. *Fees* (builder's, contractor's, architect's, lawyer's, engineer's) includes cases in which such fees are waived in favor of partial ownership in the property.
8. *Other noncash source* includes those cases in which the respondent did not indicate the noncash source and properties for which no downpayment or owner equity was required.

**Land and building acquisition.**—The owner was asked if he:

1. Acquired the entire property (land and buildings) at the same time or within the same 12-month period.
2. Constructed a building on land previously owned.
3. Acquired a building located on land not owned by him.

**Purchase price.**—Purchase price includes the total cost to the buyer of land and buildings on the property when acquired. The amount reported by the respondent was the total purchase price, including the downpayment, but excluding closing costs (salesman's commission, notary fees, title search, transfer taxes, etc.).

If the structure was built by (or for) the owner, he was asked to report total land and construction costs. The cost of land was not included if the owner of the building did not also own the land. Costs of improvements, conversions, and repairs made after the

purchase or construction of the original structure were not included in the purchase price.

Purchase price is shown only when the current owner acquired the property by purchase or construction during the period 1967-1971.

**Value.**—This is the amount the owner estimated the property would sell for on the current 1971 market, under ordinary conditions and not at a forced sale. Owners who had difficulty estimating the value of their property were asked to specify the range in which they thought the value lay.

If the owner of the property did not own the land on which the building stood, the land value was to be excluded from market value. In cases where the property included more than one building, the value of the entire property was reported.

**Year property acquired.**—This refers to the calendar year the building and land were acquired by the current owner, or to the year the building was constructed for or by the owner on the land previously acquired. "Acquired" includes purchase or other forms of acquisition, such as inheritance, gift, trade, and foreclosure. In those properties with more than one building acquired in different years, the year refers to the first building bought, built, or otherwise acquired.

A number of items and detail tables are shown only for properties acquired during a specified time period. Properties for which year acquired was not reported are included in the residual category.

**Year built.**—"Year built" refers to the calendar year in which the building was completed. It refers to original

construction and not to any later remodeling, additions, reconstructions, or conversions. For properties with more than one building, the owner was instructed to answer for the first one completed.

**Rooms.**—Included are rooms used for living purposes, such as living rooms, dining rooms, kitchens, bedrooms, finished attic or basement rooms, recreation rooms, permanently enclosed porches which are suitable for year-round use, and lodgers' rooms.

Not included are bathrooms, halls, foyers or vestibules, balconies, closets, alcoves, pantries, strip or pullman kitchens.

**Rental receipts.**—The owner was asked to report his total actual receipts from rent during the past year. Receipts from business or office units, as well as residential units, were included. Not included are receipts for extra services such as fees for parking, telephone use, or maid service.

For all items involving rental receipts data, the data are restricted to properties with at least 50 percent of the housing units in the rental market (either rented or available for rent) during the year preceding the survey.

Rental receipts are shown on a monthly, per housing unit basis. All housing units in the property were used to compute the per housing unit figure.

Rental receipts are used in the ratios "real estate tax as a percent of rental receipts" and "interest and principal payments as a percent of rental receipts." Annual rental receipts are shown as a percent of value. In the ratios involving rental receipts, properties with no receipts are in the "not computed" category.



**Purchase price as a percent of value.—**

This percentage was computed only for properties acquired by purchase or construction. Data are shown by period of purchase. Properties for which year of purchase was not reported are included with those acquired before 1960.

**Purchase price-to-income ratio.—**

(Homeowner properties.) This item relates the purchase price of the property to the owner's family income for the past 12 months. The data are limited to purchases made during the years 1967-70 and the early part of 1971.

**Rental vacancy losses as a percent of potential receipts.—**

The rental property owner was asked to estimate his vacancy loss (that is, the difference between actual receipts and total potential receipts at 100 percent occupancy) for the past year. Data are restricted to properties in which at least 50 percent of the units were rented or available for rent during the entire year preceding the survey.

**OWNER CHARACTERISTICS**

**Age of principal owner.—**(Homeowner properties.) The respondent was asked to designate the age category shown on the questionnaire which applied to the principal owner's age. For properties owned jointly by husband and wife, only the husband's age was reported.

**Race of principal owner.—**(Homeowner properties.) The occupants of housing units were classified according to the race of the principal owner of the property into three groups, white, Negro, and other. The concept of race as used by the Census Bureau does not

denote clear-cut scientific definitions of biological stock. The data represent essentially self-classification by people according to the race with which they identify themselves.

**Sex of principal owner.—**(Homeowner properties.) Husband-wife ownership is included in the "Male" category.

**Veteran status.—**(Homeowner properties.) The respondent was asked to report if the owner, or the owner's spouse, ever served in the Army, Navy, or other Armed Forces of the United States, and, if so, to indicate the period of service, as shown on the questionnaire.

Service in the U.S. Armed Forces is defined as any active duty for any length of time at home or abroad in the U.S. Army, Navy, Marine Corps, Coast Guard, Air Force, or any reserve branch of these organizations. It excludes employment in the merchant marine or civilian employment in any branch of the Armed Forces; service in a National Guard Unit (except when called to active duty as during World War II and the Korean Conflict); and short periods of reserve training, or service in the armed forces of a foreign country.

Veterans reporting more than one period of service are classified according to the latest period.

**Type of owner.—**(Rental and vacant properties.) This item refers to the owner of rental and vacant property. Owners were classified as follows:

"Individual" includes joint ownership by two or more individuals, including husband and wife, and estates of deceased owners. Also included were cases where ownership is held by a group of individ-

uals who have not signed or formed a partnership arrangement.

"Partnership" refers to legally constituted partnerships only.

"Real estate corporations" are organized chiefly for the purpose of building, buying, selling, investing in, or managing property.

"Real estate investment trust" is an organization wherein funds from individuals are pooled for the purpose of buying real estate as an investment.

"Financial institution" includes banks, insurance companies, and savings and loan associations.

"Housing cooperative organizations" are usually incorporated and own property for the benefit of their members who purchase shares in the corporation. The cooperative organization is the owner of the property. A member of the cooperative has the right to occupy a specific housing unit, and pays his proportionate share of the mortgage payment (if any), taxes, insurance, and operating costs.

"Other" includes educational institutions, philanthropic organizations, fraternal orders, etc. Also included in this category are properties temporarily owned by the Federal Housing Administration pending sale to new owners.

**Persons in household.—**(Homeowner properties.) All persons living in the household were counted in determining the number of persons who occupied the housing unit. These persons include not only occupants related to the head but also any lodgers, foster children, wards, and resident employees who shared the living quarters of the household head.

Excluded were persons away in the Armed Forces, attending college, or in an institution such as a home for the aged or a mental hospital.

**Income.**—(Homeowner properties.) This is the sum of money received from wages or salary, self-employment, and other sources by the owner, the spouse, and all of the owner's relatives who lived with him. The respondent was asked to report an

annual figure for the past 12-month period. It is believed that in most cases income for calendar year 1970 was reported, inasmuch as respondents filled the schedules in early 1971. Instructions regarding what was to be included in the income figures are on the Form 70H-10 Homeowner schedule, a facsimile of which is shown on page App-19.

In the ratios involving income, properties whose owners reported no

income (or a loss) are included in the "not computed" category.

Income data in the 1970 Census of Population were reported for calendar year 1969 by source of income for each member of the household. In the Residential Finance Survey, the questions were considerably less detailed. The respondent was asked to report only total aggregate income from all sources for the owner, the owner's spouse, and all other family members.



## FACSIMILE OF HOMEOWNER QUESTIONNAIRE

<b>NOTICE</b> — Response to this inquiry is required by law, Title 13, United States Code, which also provides that your individual report can be used only for statistical purposes; no publication can be made whereby individual data can be identified. Only sworn Bureau of the Census employees can examine your individual report. The law also provides that copies retained in your files are immune from legal process.		FORM 70H-10 (1-5-70)  U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS				
(Please correct any error in the address including ZIP code)		<b>RESIDENTIAL FINANCE SURVEY</b>  <b>HOMEOWNER QUESTIONNAIRE</b>  <b>1970 CENSUS OF HOUSING</b>				
<b>1. Who is the owner of the property described above?</b>	Name _____  Address (Number and street) _____  <table style="width: 100%; border: none;"> <tr> <td style="width: 35%; border: none;">City _____</td> <td style="width: 25%; border: none;">State _____</td> <td style="width: 40%; border: none;">ZIP code _____</td> </tr> </table>			City _____	State _____	ZIP code _____
City _____	State _____	ZIP code _____				
<b>2. Does the owner live on this property?</b>	<div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> <input type="checkbox"/> No — No further entries required. Please return this questionnaire in the enclosed postage-paid envelope.   <input type="checkbox"/> Yes → <input type="checkbox"/> Principal residence  <div style="margin-left: 20px;"><input type="checkbox"/> Second home</div> </div> <div style="flex: 1; font-size: 3em; padding: 0 10px;">}</div> <div style="flex: 1; vertical-align: middle;">           Please proceed with next question.  </div> </div>					
<b>3. Is this property —</b> <i>(Mark applicable boxes)</i>	<div style="margin-bottom: 10px;">1 <input type="checkbox"/> On a place of 10 or more acres?</div> <div style="margin-bottom: 10px;">2 <input type="checkbox"/> A mobile home or trailer?</div> <div style="margin-bottom: 10px;">3 <input type="checkbox"/> Owned by a Federal, State, or local public body?</div> <div style="margin-bottom: 10px;">4 <input type="checkbox"/> A hotel or motel with 50 percent or more of the accommodations reserved for transient use?</div> <div style="margin-bottom: 10px;">5 <input type="checkbox"/> One in which less than half of the floor space is used for residential purposes?</div>					
If any part of question 3 above is marked, no further entries are required. Please return this questionnaire in the envelope provided. Otherwise, proceed to Section 1.						

## FACSIMILE OF HOMEOWNER QUESTIONNAIRE—Continued

Section 1 – PRESENT MORTGAGE			
The following questions relate to the <b>present</b> mortgage on this property. The term "mortgage" includes all forms of debt for which this property or building is given as security, such as mortgages, deeds of trust, trustees' deeds, and similar instruments including contracts to purchase.			
4. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on this property?	1 <input type="checkbox"/> Mortgage, deed of trust, trustee's deed 2 <input type="checkbox"/> Contract to purchase (including land contract, contract for deed, etc.) 3 <input type="checkbox"/> Some other debt connected with the property Specify _____ 4 <input type="checkbox"/> No, property is not mortgaged – Skip to question 15a		
5. How many mortgages (including contract to purchase) are there on this property?	1 <input type="checkbox"/> One 2 <input type="checkbox"/> Both a first and a second <input type="checkbox"/> More than two – How many? _____		
6. Is the present mortgage –	First mortgage or contract to purchase	Second mortgage	Third mortgage or other debt
a. Insured by Federal Housing Administration? . . .	1 <input type="checkbox"/>		
b. Guaranteed or insured by Veterans Administration? . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>	
c. Insured by the Farmers Home Administration?	3 <input type="checkbox"/>	3 <input type="checkbox"/>	
d. None of above? . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>	
7. In what year was the present mortgage placed by you or assumed by you?	Year _____	Year _____	Year _____
8. What was the amount of the present mortgage when placed by you or assumed by you?	\$ _____	\$ _____	\$ _____
9. What are the regular required payments to the lender? (Round to nearest dollar)	\$ _____ . 00 per _____ (Month, year, etc.)	\$ _____ . 00 per _____ (Month, year, etc.)	\$ _____ . 00 per _____ (Month, year, etc.)
10. What does this regular payment include? (Mark all applicable boxes)	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest 3 <input type="checkbox"/> Real estate taxes 4 <input type="checkbox"/> Property insurance 5 <input type="checkbox"/> Other Specify _____	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest



## FACSIMILE OF HOMEOWNER QUESTIONNAIRE—Continued

Section 1 – PRESENT MORTGAGE – Continued	
<b>11. To whom do you make your mortgage payments?</b>  <b>a. First mortgage or contract to purchase</b>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <b>b. Second mortgage</b>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <b>c. Third mortgage or any other loan on this property</b>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Name</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Address (Number and street)</div> <div style="display: flex; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">City</div> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">State</div> <div style="flex: 1; padding: 2px;">ZIP code</div> </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Mortgage account number <span style="float: right;">→</span></div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Name</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Address (Number and street)</div> <div style="display: flex; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">City</div> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">State</div> <div style="flex: 1; padding: 2px;">ZIP code</div> </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Mortgage account number <span style="float: right;">→</span></div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Name</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Address (Number and street)</div> <div style="display: flex; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">City</div> <div style="flex: 1; border-right: 1px solid black; padding: 2px;">State</div> <div style="flex: 1; padding: 2px;">ZIP code</div> </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">Mortgage account number <span style="float: right;">→</span></div>
<b>12. Is your present first mortgage –</b>	<div style="margin-bottom: 10px;"> 1 <input type="checkbox"/> The same mortgage that was <b>PLACED</b> on the property when you acquired it? –  <i>Skip to question 15a</i> </div> <div style="margin-bottom: 10px;"> 2 <input type="checkbox"/> The same mortgage that you <b>ASSUMED</b> from previous owner? – <i>Skip to question 15a</i> </div> <div> 3 <input type="checkbox"/> A mortgage placed <b>AFTER</b> you acquired the property? (Include a refinancing of a previous mortgage.) – <i>Go to question 13</i> </div>
<b>13. If your present first mortgage was made after you acquired the property, was it –</b>	<div style="margin-bottom: 10px;"> 0 <input type="checkbox"/> A refinancing of a previous loan made or assumed by you?  Was it refinanced by –  1 <input type="checkbox"/> Same lender?  2 <input type="checkbox"/> Different lender?  Year <span style="float: right;">_____</span> </div> <div> 3 <input type="checkbox"/> A mortgage placed on a property owned free and clear of debt? </div>
<b>14. If your present first mortgage was placed AFTER you acquired the property, what was its CHIEF purpose?</b>	<div style="margin-bottom: 10px;"> 1 <input type="checkbox"/> To renew or extend a loan that had fallen due, without increasing the outstanding balance </div> <div style="margin-bottom: 10px;"> 2 <input type="checkbox"/> To secure better terms (lower interest rate, longer payment period, etc.)  <b>To provide funds for –</b> </div> <div style="margin-bottom: 10px;"> 3 <input type="checkbox"/> Additions, improvements or repairs to this property </div> <div style="margin-bottom: 10px;"> 4 <input type="checkbox"/> Investment in other real estate </div> <div style="margin-bottom: 10px;"> 5 <input type="checkbox"/> Other types of investments </div> <div style="margin-bottom: 10px;"> 6 <input type="checkbox"/> Educational or medical expenses </div> <div> 7 <input type="checkbox"/> Other – <i>Specify</i> _____ </div>

## FACSIMILE OF HOMEOWNER QUESTIONNAIRE—Continued

Section 2 – ACQUISITION OF PROPERTY	
<b>15a. When did you acquire this property?</b> <i>(If more than one building, answer for the first acquired.)</i>	Year _____
<b>b. Did you acquire the land and the building within the same 12-month period?</b>	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – owned land previously 3 <input type="checkbox"/> Do not own land
<b>16. How did you finance the acquisition of this property?</b>	1 <input type="checkbox"/> Placed one new mortgage 2 <input type="checkbox"/> Placed two or more new mortgages 3 <input type="checkbox"/> Assumed a mortgage(s) already on the property 4 <input type="checkbox"/> Assumed a mortgage already on the property <b>and</b> placed a new mortgage 5 <input type="checkbox"/> All cash – no borrowing 6 <input type="checkbox"/> Borrowed other than with a mortgage 7 <input type="checkbox"/> Inheritance or gift – <i>Skip to question 19</i> 8 <input type="checkbox"/> Estate of deceased spouse – <i>Skip to question 19</i> 9 <input type="checkbox"/> Other manner – <i>Specify</i> _____
<b>17. What was the purchase price of this property when you acquired it?</b> <i>(Exclude closing costs)</i> <i>(If building was built by or for you, report total land and construction costs.)</i>	\$ _____
<i>Answer 18 only if you acquired this property in 1965–1971.</i> <b>18. What was the MAJOR source of the down payment used for the purchase or construction of this property?</b>	1 <input type="checkbox"/> Sale of previous home (only if sold during 12-month period preceding acquisition of present home) 2 <input type="checkbox"/> Sale of other real property or other investments (including stocks) 3 <input type="checkbox"/> Savings (cash, bank deposits, share accounts, or bonds) 4 <input type="checkbox"/> Borrowing other than a mortgage on this property 5 <input type="checkbox"/> Gift 6 <input type="checkbox"/> Land on which structure was built 7 <input type="checkbox"/> Other – <i>Specify</i> _____ 8 <input type="checkbox"/> No down payment required
Remarks	



## FACSIMILE OF HOMEOWNER QUESTIONNAIRE—Continued

Section 3 – PROPERTY CHARACTERISTICS																						
The following questions relate to the property itself. If the property is mortgaged, all buildings and land covered by the mortgage are to be considered as part of the property.																						
19. How many housing units (separate living quarters) are in this property?	Number _____																					
20. If this property includes more than one building, list the address of each building and enter the number of housing units in each building. (If additional space is needed, use Remarks area on page 3.)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;">Street address of each building</th> <th style="width: 20%;">Number of housing units</th> </tr> </thead> <tbody> <tr><td>a. _____</td><td>_____</td></tr> <tr><td>b. _____</td><td>_____</td></tr> <tr><td>c. _____</td><td>_____</td></tr> <tr><td>d. _____</td><td>_____</td></tr> </tbody> </table>	Street address of each building	Number of housing units	a. _____	_____	b. _____	_____	c. _____	_____	d. _____	_____											
Street address of each building	Number of housing units																					
a. _____	_____																					
b. _____	_____																					
c. _____	_____																					
d. _____	_____																					
21. About when was this building built? (If more than one building, answer for the first one completed.)	1960 or later – Enter year _____ 50 <input type="checkbox"/> 1950 to 1959 40 <input type="checkbox"/> 1940 to 1949 30 <input type="checkbox"/> 1939 or earlier																					
22. About how much do you think this property would sell for on today's market?	\$ _____																					
<i>Answer for one-housing-unit properties only</i> 23. How many rooms are in this house? (Count kitchen but not bathrooms)	Number _____																					
<i>Answer for one-housing-unit properties only</i> 24. What were your expenses on this property during the past year for –	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Amount (Dollars only)</th> </tr> <tr> <th colspan="2" style="text-align: center;">Report entire amount paid by you. Include payments to your lender.</th> </tr> </thead> <tbody> <tr> <td style="width: 50%;">a. Real estate taxes (do not include taxes in arrears from prior years)? . . . . .</td> <td style="width: 50%;">\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>b. Special assessments? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>c. Property insurance (if paid other than annually, enter average cost per year)? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>d. Electricity? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>e. Gas? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>f. Oil, coal, wood, kerosene, or other fuel? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>g. Water, sewer, trash removal (if included in tax bill, mark "None")? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> <tr> <td>h. Ground rent? . . . . .</td> <td>\$ _____ .00 or x <input type="checkbox"/> None</td> </tr> </tbody> </table>		Amount (Dollars only)		Report entire amount paid by you. Include payments to your lender.		a. Real estate taxes (do not include taxes in arrears from prior years)? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	b. Special assessments? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	c. Property insurance (if paid other than annually, enter average cost per year)? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	d. Electricity? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	e. Gas? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	f. Oil, coal, wood, kerosene, or other fuel? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	g. Water, sewer, trash removal (if included in tax bill, mark "None")? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None	h. Ground rent? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None
Amount (Dollars only)																						
Report entire amount paid by you. Include payments to your lender.																						
a. Real estate taxes (do not include taxes in arrears from prior years)? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
b. Special assessments? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
c. Property insurance (if paid other than annually, enter average cost per year)? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
d. Electricity? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
e. Gas? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
f. Oil, coal, wood, kerosene, or other fuel? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
g. Water, sewer, trash removal (if included in tax bill, mark "None")? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					
h. Ground rent? . . . . .	\$ _____ .00 or x <input type="checkbox"/> None																					

If paid together, enter amount on electricity line and mark "None" box for gas.

## FACSIMILE OF HOMEOWNER QUESTIONNAIRE—Continued

Section 4 – PROPERTY OWNER (Answer for one-housing-unit properties only)		
25. Is the principal owner of this property – (Answer a and b)	a. 1 <input type="checkbox"/> White? 2 <input type="checkbox"/> Negro or Black? 3 <input type="checkbox"/> Other?	b. 1 <input type="checkbox"/> Male? 2 <input type="checkbox"/> Female? 3 <input type="checkbox"/> Husband and wife?
26. What is the age of the principal owner of this property? (Give husband's age if jointly owned)	1 <input type="checkbox"/> Less than 25 years 2 <input type="checkbox"/> 25 to 34 3 <input type="checkbox"/> 35 to 44	4 <input type="checkbox"/> 45 to 54 5 <input type="checkbox"/> 55 to 64 6 <input type="checkbox"/> 65 years or over
27a. Have you (or your wife or husband) ever served in the Army, Navy, or other Armed Forces of the United States?  b. When was it? (Mark all applicable boxes)	a. <input type="checkbox"/> Yes <input type="checkbox"/> No  b. 1 <input type="checkbox"/> Vietnam conflict (August 1964 to present) 2 <input type="checkbox"/> Korean War (June 1950 to January 1955) 3 <input type="checkbox"/> World War II (September 1940 to July 1947) 4 <input type="checkbox"/> World War I (April 1917 to November 1918) 5 <input type="checkbox"/> Any other time	
28. How many people live in this house? (Count all persons who live here and have no other place of residence. Exclude persons away in the Armed Forces, attending college, or in an institution such as a home for the aged or a mental hospital.)	Number of persons	
29. What was the cash income during the past year of all family members in this household from all sources?  Include as income:	Amount	
a. Wages, salary, commissions, bonuses, or tips (before deductions for taxes, bonds, dues, etc.)	Owner . . . . .	\$
b. Business, professional practice, partnership, or farm income (net after business expenses)	Owner's spouse . . . . .	\$
c. Social Security, pension, veterans' payments, rent (minus expenses), interest, dividends, unemployment insurance, welfare payments, etc.	Other family members who live here . . . . .	\$
TOTAL —————→		\$
Name of person completing this questionnaire	Date	Telephone number



FACSIMILE OF "OWNER-SEEKER" LETTER

FORM 70H-13 (8-70)

O.M.B. NO. 41-569099  
APPROVAL EXPIRES SEPTEMBER 30, 1971



**U.S. DEPARTMENT OF COMMERCE**  
**Bureau of the Census**  
Washington, D.C. 20233

OFFICE OF THE DIRECTOR

Dear Sir:

The Bureau of the Census is conducting a sample survey of Residential Finance in connection with the 1970 Census of Housing. To conduct this survey we need the name and address of the owner or rental agent of the house or apartment which you occupy. Please enter the name and address below and mail today in the enclosed postage-paid envelope.

Response to this inquiry is required by law, Title 13, United States Code, which also provides that your report is confidential and can be seen only by sworn Bureau of the Census employees.

Sincerely,

GEORGE H. BROWN  
Director  
Bureau of the Census

Enclosure

Name and address of owner (if owner's name is not available, please give the name and address of the person to whom you make your rental payments).

NAME		
ADDRESS — Number and street		Apt. No.
CITY	STATE	ZIP CODE
Is the person named above the — Check one: <input type="checkbox"/> Owner <input type="checkbox"/> Rental agent <input type="checkbox"/> Other — Specify _____		

FOR CENSUS USE ONLY						
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## FACSIMILE OF RENTAL PROPERTY QUESTIONNAIRE—Continued

Section 1 – PRESENT MORTGAGE			
The following questions relate to the <b>present</b> mortgage on this property. The term "mortgage" includes all forms of debt for which this property or building is given as security, such as mortgages, deeds of trust, trustees' deeds, and similar instruments including contracts to purchase.			
4. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on this property?	1 <input type="checkbox"/> Mortgage, deed of trust, trustee's deed 2 <input type="checkbox"/> Contract to purchase (including land contract, contract for deed, etc.) 3 <input type="checkbox"/> Some other debt connected with the property – Specify _____ 4 <input type="checkbox"/> No, property is not mortgaged – Skip to question 15a		
5. How many mortgages (including contract to purchase) are there on this property?	1 <input type="checkbox"/> One 2 <input type="checkbox"/> Both a first and a second <input type="checkbox"/> More than two – How many? _____		
6. Is the present mortgage –	First mortgage or contract to purchase	Second mortgage	Third mortgage or other debt
a. Insured by Federal Housing Administration?	1 <input type="checkbox"/>		
b. Guaranteed or insured by Veterans Administration? . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>	
c. Insured by the Farmers Home Administration?	3 <input type="checkbox"/>	3 <input type="checkbox"/>	
d. None of above? . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>	
7. In what year was the present mortgage placed by you or assumed by you?	Year _____	Year _____	Year _____
8. What was the amount of the present mortgage when placed by you or assumed by you?	\$ _____	\$ _____	\$ _____
9. What are the regular required payments to the lender? (Round to nearest dollar)	\$ _____ .00 per _____ (Month, year, etc.)	\$ _____ .00 per _____ (Month, year, etc.)	\$ _____ .00 per _____ (Month, year, etc.)
10. What does this regular payment include? (Mark all applicable boxes)	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest 3 <input type="checkbox"/> Real estate taxes 4 <input type="checkbox"/> Property insurance 5 <input type="checkbox"/> Other Specify _____	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest

## FACSIMILE OF RENTAL PROPERTY QUESTIONNAIRE—Continued

Section 1 – PRESENT MORTGAGE – Continued			
<b>11. To whom do you make your mortgage payments?</b>  <b>a. First mortgage or contract to purchase</b>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>	Name _____		
	Address (Number and street) _____		
	City _____	State _____	ZIP code _____
	Mortgage account number _____ →		
<b>b. Second mortgage</b>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>	Name _____		
	Address (Number and street) _____		
	City _____	State _____	ZIP code _____
	Mortgage account number _____ →		
<b>c. Third mortgage or any other loan on this property</b>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>	Name _____		
	Address (Number and street) _____		
	City _____	State _____	ZIP code _____
	Mortgage account number _____ →		
<b>12. Is your present first mortgage –</b>	1 <input type="checkbox"/> The same mortgage that was <b>PLACED</b> on the property when you acquired it? – <i>Skip to question 15a</i> 2 <input type="checkbox"/> The same mortgage that you <b>ASSUMED</b> from previous owner? – <i>Skip to question 15a</i> 3 <input type="checkbox"/> A mortgage placed <b>AFTER</b> you acquired the property? (Include a refinancing of a previous mortgage.) – <i>Go to question 13</i>		
<b>13. If your present first mortgage was made after you acquired the property, was it –</b>	0 <input type="checkbox"/> A refinancing of a previous loan made or assumed by you? Was it refinanced by – 1 <input type="checkbox"/> Same lender? 2 <input type="checkbox"/> Different lender? Year _____ 3 <input type="checkbox"/> A mortgage placed on a property owned free and clear of debt?		
<b>14. If your present first mortgage was placed AFTER you acquired the property, what was its CHIEF purpose?</b>	1 <input type="checkbox"/> To renew or extend a loan that had fallen due, without increasing the outstanding balance 2 <input type="checkbox"/> To secure better terms (lower interest rate, longer payment period, etc.) <b>To provide funds for –</b> 3 <input type="checkbox"/> Additions, improvements or repairs to this property 4 <input type="checkbox"/> Investment in other real estate 5 <input type="checkbox"/> Other types of investments 6 <input type="checkbox"/> Educational or medical expenses 7 <input type="checkbox"/> Other – <i>Specify</i> _____		



## FACSIMILE OF RENTAL PROPERTY QUESTIONNAIRE—Continued

Section 2 – ACQUISITION OF PROPERTY	
<p><b>15a. When did you acquire this property?</b> (If more than one building, answer for the first acquired.)</p> <p><b>b. Did you acquire the land and the building within the same 12-month period?</b></p>	<p>Year _____</p> <p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No – owned land previously</p> <p>3 <input type="checkbox"/> Do not own land</p>
<p><b>16. How did you finance the acquisition of this property?</b></p>	<p>1 <input type="checkbox"/> Placed one new mortgage</p> <p>2 <input type="checkbox"/> Placed two or more new mortgages</p> <p>3 <input type="checkbox"/> Assumed a mortgage(s) already on the property</p> <p>4 <input type="checkbox"/> Assumed a mortgage already on the property and placed a new mortgage</p> <p>5 <input type="checkbox"/> All cash – no borrowing</p> <p>6 <input type="checkbox"/> Borrowed other than with a mortgage</p> <p>7 <input type="checkbox"/> Inheritance or gift – Skip to question 19</p> <p>8 <input type="checkbox"/> Estate of deceased spouse – Skip to question 19</p> <p>9 <input type="checkbox"/> Other manner – Specify _____</p>
<p><b>17. What was the purchase price of this property when you acquired it?</b> (Exclude closing costs)</p> <p>(If building was built by or for you, report total land and construction costs.)</p>	<p>\$ _____</p>
<p><i>Answer for properties with 50 or more housing units acquired in 1965–1971</i></p> <p><b>18. What was the major source of the owner's equity or down payment for this property?</b> (Mark boxes which accounted for one third or more)</p>	<p><b>Cash from –</b></p> <p>1 <input type="checkbox"/> Sale of stocks, shares, or other securities</p> <p>2 <input type="checkbox"/> Sale of land or other real estate</p> <p>3 <input type="checkbox"/> Owner's cash, bank deposits, share accounts, or bonds</p> <p>4 <input type="checkbox"/> Borrowing other than mortgage on this property</p> <p>5 <input type="checkbox"/> Other cash source – Specify → _____</p> <p><b>Non-cash</b></p> <p>6 <input type="checkbox"/> Land used for structure(s) on this property</p> <p>7 <input type="checkbox"/> Fees (builder's, contractor's, architect's, lawyer's, engineer's)</p> <p>8 <input type="checkbox"/> Other non-cash source – Specify → _____</p>
<p>Remarks _____</p>	

## FACSIMILE OF RENTAL PROPERTY QUESTIONNAIRE—Continued

Section 3 – PROPERTY CHARACTERISTICS		
The following questions relate to the property itself. If the property is mortgaged, all buildings and land covered by the mortgage are to be considered as part of the property.		
19. How many housing units (separate living quarters) are in this property?	Number _____	
20. If this property includes more than one building, list the address of each building and enter the number of housing units in each building. (If additional space is needed continue in Remarks space on page 3.)	Street address of each building	Number of housing units
	a. _____	_____
	b. _____	_____
	c. _____	_____
	d. _____	_____
21. About when was this building built? (If more than one building, answer for the first one completed.)	1960 or later – Enter year _____ 50 <input type="checkbox"/> 1950 to 1959 40 <input type="checkbox"/> 1940 to 1949 30 <input type="checkbox"/> 1939 or earlier	
22. About how much do you think this property would sell for on today's market?	\$ _____	
23. How many rooms are in this house? (Answer for one-housing-unit properties only) (Count kitchen but not bathrooms.)	Number _____	
24. What were your expenses on this property during the past year for –	Amount (Dollars only) Report entire amount paid by you, including payments to your lender	
	a. Real estate taxes? (Do not include taxes in arrears from prior years)	\$ _____ . 00 or <input type="checkbox"/> None
	b. Special assessments?	\$ _____ . 00 or <input type="checkbox"/> None
	c. Property insurance? (If paid other than annually, enter average cost per year)	\$ _____ . 00 or <input type="checkbox"/> None
	d. Ground rent?	\$ _____ . 00 or <input type="checkbox"/> None
25. Is this property owned by –	1 <input type="checkbox"/> Individual (Includes joint ownership by 2 or more individuals, including husband and wife, or by estate of deceased owner) 2 <input type="checkbox"/> Partnership 3 <input type="checkbox"/> Real estate corporation 4 <input type="checkbox"/> Real estate investment trust 5 <input type="checkbox"/> Financial institution 6 <input type="checkbox"/> Housing cooperative organization 7 <input type="checkbox"/> Other – Specify type _____	



## FACSIMILE OF RENTAL PROPERTY QUESTIONNAIRE—Continued

Section 3 – PROPERTY CHARACTERISTICS – Continued		
<b>26. Of the housing units in Question 19, how many were rented, or available for rent, during ALL of the past year?</b>  <i>(Exclude units under construction, held for employees' use, or for any other reason not on the rental market the entire year.)</i>	Number _____	
<b>27. How much were the total actual receipts from rent during the past year?</b>  <b>a. Total actual receipts</b>  <b>From residential units .</b>  <b>From business or office units</b>	\$ _____	
	\$ _____	
	\$ _____	
	<b>b. Estimated vacancy loss (difference between actual receipts and total potential receipts at 100% occupancy)?</b> \$ _____	
Name of project, if any		
Name of person completing this questionnaire	Date	Telephone number

## FACSIMILE OF MORTGAGEE QUESTIONNAIRE

<b>NOTICE</b> – Response to this inquiry is required by law, Title 13, United States Code, which also provides that your individual report can be used only for statistical purposes; no publication can be made whereby individual data can be identified. Only sworn Bureau of the Census employees can examine your individual report. The law also provides that copies retained in your files are immune from legal process.		FORM 70H-12 (11-12-70)  U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS	
(Please correct any error in name and address including ZIP code)		<b>RESIDENTIAL FINANCE SURVEY</b> <b>MORTGAGEE (LENDER) QUESTIONNAIRE</b> <b>1970 CENSUS OF HOUSING</b>	
		<b>TO:</b> Bureau of the Census Jeffersonville, Indiana 47130	
		<b>In reply refer to</b> —————→	Control number
<b>The questions on this report form relate to the property at the following address —</b>	Address (Number and street)		
	City	State	ZIP code
	Name of owner		
	Mortgage account number —————→		
<b>NOTE</b> – The word mortgage is used throughout to mean all forms of debt secured by real estate (i.e., mortgage, deed of trust, land contract, or other forms of debt).			
<b>1. Do you hold or service a mortgage or similar debt on the property listed above?</b>	<div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> <input type="checkbox"/> Yes – <i>Continue with question 2</i>  <input type="checkbox"/> No –  <input type="checkbox"/> Hold or service other indebtedness  <input type="checkbox"/> Mortgage has been transferred to –           </div> <div style="flex: 1; border: 1px solid black; padding: 5px; margin-top: 10px;">             Name              Address (Number and street)              City              State                      ZIP code           </div> <div style="flex: 1; margin-left: 10px; font-size: 2em;">}</div> <div style="flex: 1; padding-left: 10px;"> <b>STOP HERE and return in enclosed envelope.</b> </div> </div> <div style="margin-top: 20px;"> <input type="checkbox"/> No record of any mortgage on subject property  <input type="checkbox"/> Mortgage terminated on –              Month _____ 19 _____           </div> <div style="margin-top: 10px; font-size: 2em;">}</div> <div style="margin-top: 10px;"> <i>If mortgage terminated within past three months, complete questionnaire. Otherwise, return it.</i> </div>		
<b>2. The mortgage you hold or service is –</b> <i>(Mark applicable boxes)</i>	<input type="checkbox"/> 1st mortgage (land contract or contract to purchase) <input type="checkbox"/> 2nd mortgage <input type="checkbox"/> 3rd mortgage <input type="checkbox"/> Other – <i>Specify</i> _____		



## FACSIMILE OF MORTGAGEE QUESTIONNAIRE—Continued

	First mortgage	Junior mortgage
<b>3. Do you hold the mortgage or service only?</b> Hold and service ..... Service only .....	1 <input type="checkbox"/> 2 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/>
<b>4. Who is the holder of this mortgage (mortgagee)?</b> <i>(If more than one type of holder explain in remarks)</i>  Commercial bank or trust company (held for own account) ..... Mutual savings bank ..... Savings and loan association (building and loan or homestead association) ..... Life insurance company ..... Mortgage company ..... FNMA ..... Federal or federally-sponsored agency (GNMA, FHA, VA, etc.) ..... Real estate or construction company ..... Individual or individual's estate ..... Other (e.g., State or local government retirement fund, private pension fund, philanthropic organization, fraternal society, educational endowment, trust fund administered by bank) .....  <div style="text-align: right;">o <input type="checkbox"/> Specify ↗</div> <div style="text-align: right;">_____</div> <div style="text-align: right;">_____</div>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>  <div style="text-align: right;">o <input type="checkbox"/> Specify ↗</div> <div style="text-align: right;">_____</div> <div style="text-align: right;">_____</div>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/>  <div style="text-align: right;">o <input type="checkbox"/> Specify ↗</div> <div style="text-align: right;">_____</div> <div style="text-align: right;">_____</div>
<b>5. Is the holder's principal address in a different State than the property?</b>  In same State as property ..... In different State than property .....	o <input type="checkbox"/> State _____	o <input type="checkbox"/> State _____
Remarks		

## FACSIMILE OF MORTGAGEE QUESTIONNAIRE—Continued

	First mortgage	Junior mortgage
6. Is the mortgage —		
a. Insured by the Federal Housing Administration? . . . . .	1 <input type="checkbox"/>	
b. Guaranteed or insured by the Veterans Administration? . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
c. Insured by the Farmers Home Administration? . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
d. Insured by a private mortgage insurance company? (Do not include borrower's life insurance) . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
e. Not insured or guaranteed? . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
7a. When was this mortgage made? (If refinanced or renewed enter date of most recent action)	Year	Year
b. If mortgage was assumed by present property owner, what was the date of assumption?	Year	Year
8a. What was the amount of this mortgage when made? (If refinanced or renewed, enter amount at time of most recent action)	\$ _____	\$ _____
b. If assumed by present property owner, what was the outstanding balance at time of assumption?	\$ _____	\$ _____
9. What is the term of this mortgage (years from date made to maturity)? (If mortgage is payable on demand, so state)	Number of years	Number of years
10a. What is the current unpaid balance?	\$ _____	\$ _____
b. As of what date was this balance computed?	Month and year	Month and year
11a. What is the current contract interest rate? (Do not include mortgage insurance premium)	Percent _____ %	Percent _____ %
b. Can the interest rate be changed during the life of the mortgage?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
12. Does the holder participate in the earnings of the property over and above the contract interest rate?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
Remarks		



## FACSIMILE OF MORTGAGEE QUESTIONNAIRE—Continued

13. What are the required regular payments in connection with this mortgage for —	First mortgage			Junior mortgage		
	Amount (Dollars and cents or specify "None")	Frequency of payment		Amount (Dollars and cents or specify "None")	Frequency of payment	
		Monthly	Other (Specify)		Monthly	Other (Specify)
a. Interest and principal?						
Paid together . . . . .	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
OR						
Paid separately — Interest . . . . .	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
Principal . . . . .	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
b. Real estate taxes? . . . . . <i>(If taxes and insurance are combined in one account, enter on taxes line and bracket b and c.)</i>	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
c. Fire and hazard insurance premium? . . .	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
d. Mortgage insurance premium? . . . . .	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
e. Other — Specify _____	\$	<input type="checkbox"/>		\$	<input type="checkbox"/>	
f. TOTAL PAYMENT →	\$			\$		
14. Will the required regular principal payments pay off the loan completely by the end of the term?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 0 <input type="checkbox"/> No regular principal payments required			1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 0 <input type="checkbox"/> No regular principal payments required		
15. What is the current status of the mortgage payments? Up-to-date or ahead in scheduled payments (or less than 30 days past due) . .	1 <input type="checkbox"/>			1 <input type="checkbox"/>		
Delinquent by 30 days or more . . . . .	2 <input type="checkbox"/>			2 <input type="checkbox"/>		
a. How many payments are past due? . . . .	Number _____			Number _____		
b. Are legal foreclosure proceedings now in process? . . . . .	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No			1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No		
16. Did the present holder of this mortgage —						
Originate it directly from borrower? . . . . .	1 <input type="checkbox"/>			1 <input type="checkbox"/>		
Purchase this mortgage from present servicer? . . . . .	2 <input type="checkbox"/>			2 <input type="checkbox"/>		
Purchase this mortgage from someone else? . . . . .	3 <input type="checkbox"/>			3 <input type="checkbox"/>		
Remarks						
Name of person completing this questionnaire			Title		Date	

## Appendix C.—ACCURACY OF THE DATA

SOURCES OF ERROR .....	App-31
EDITING OF UNACCEPTABLE DATA .....	App-31
SAMPLE DESIGN .....	App-31
RATIO ESTIMATION .....	App-32
RELIABILITY OF THE ESTIMATES .....	App-32
Sampling variability .....	App-32
Standard error of estimated number or percent of properties .....	App-33
Standard error of estimated amount of outstanding debt ..	App-33
Standard error of a difference ..	App-33
Standard error of a median ....	App-33

### SOURCES OF ERROR

Human and mechanical errors occur in any large statistical operation. Errors during the data collection phase can include failure to obtain required information from respondents, obtaining incorrect or inconsistent information, and recording information in the wrong place or incorrectly. Errors can also occur during the field review of the enumerator's work, the clerical handling of the questionnaires, the manual editing and coding operations, and the various stages of the electronic processing of the material. Careful efforts are made in every survey to keep the errors in each step at an acceptably low level. Quality control and check measures are utilized throughout the operation.

The data are limited to the extent of the respondent's knowledge and his willingness to report accurately. The use of self-enumeration questionnaires enabled the property owners and the mortgage lenders to see the questions as worded and to consult their records to obtain correct answers. Furthermore, brief explanations provided for

some of the items on the questionnaires assured uniform instructions to the respondents.

Certain mortgage data appeared on both the owner's and lender's questionnaires and were, therefore, subject to verification. These included number of mortgages on the property, type of mortgage (FHA, VA, or conventional), amount of mortgage payment, items included in mortgage payment, and in the case of mortgages originated by the current owners, the mortgage amount and the date the mortgage was made.

Careful efforts were made at each step to reduce the effect of processing and tabulating errors. It is unlikely, however, that the controls were able to eliminate the effects of all of them.

### EDITING OF UNACCEPTABLE DATA

Data reported by respondents were edited both clerically and by computer for internal inconsistencies and reasonableness. As an example, FHA-insured first mortgages had to meet certain requirements relating to year made, interest rate, and method of payment. Reasonableness edits generally involved amount items, and compared such items as purchase price and amount of mortgage loan.

No attempt was made to eliminate a "not reported" category unless it could be done on the basis of other information about the property.

### SAMPLE DESIGN

Estimates for the 1970 Residential Finance Survey were produced from a multi-stage probability sample. The first stage of sampling involved classifying Primary Sampling Units (PSU's) into 357 strata and selecting one PSU

from each stratum. A PSU consists of a county, a group of counties, or an SMSA. There were 112 strata (containing approximately 58 percent of the 1970 population) each consisting of only one PSU. Such PSU's are termed self-representing (SR) as distinguished from the remaining sample PSU's termed nonself-representing (NSR). The 357 sample PSU's comprise 701 counties and independent cities with coverage in each of the 50 states and the District of Columbia.

Within each sample PSU, a sample of residential homeowner and rental properties was obtained from a sample of addresses enumerated in the 1970 Census. In order to control the effect of large properties on the reliability of the sample estimates, a stratum of addresses containing 50 or more units was created. Such addresses were considered likely to be a property of 50 or more units or to be contained in such a property. This stratum was created by searching for addresses containing 50 or more units in 1970 Census enumeration districts (ED's) located in areas in the sample PSU's within which the 1970 Census was conducted by mail. The remaining ED's in the sample PSU's were not searched as they contained relatively few of the 50 or more unit addresses. Units at addresses identified in the ED search as containing 50-99 units in SR PSU's were sampled at the rate of 1 in 110 and the addresses containing the selected units were in sample. All addresses identified in the ED search as containing 50 or more units in NSR PSU's, or 100 or more units in SR PSU's, were included in the sample. Units in the remaining addresses in all PSU's were sampled at the overall sampling rate of 1 in 1300 and the addresses containing the selected units were in the sample. addresses containing the selected units were in the sample.



A questionnaire was mailed to each sample address to identify the specific property associated with the address. In the 1970 Residential Finance Survey, a property comprised all of the buildings and land covered by a single first mortgage. (If the property was not mortgaged, the owner defined it.) The questionnaire provided for the reporting of the name of the owner, the characteristics of the property, and the name and address of the firm or person to whom payments were made on mortgages on the property. The sample property was classified as homeowner if it contained 1-4 units and one of the units was occupied by the owner. The remaining sample properties were classified as rental and vacant properties.

Approximately 64,800 properties were designated for the sample. Of this number, data were obtained for about 26,600 homeowner properties, 6,800 rental properties with 1-4 units, 4,300 rental properties with 5-49 units, and 11,400 rental properties with 50 or more units. The remaining 15,700 properties included those not within the scope of this survey (13,700) and those for which no data were obtained (2,000). See the section on "Property Classification" for further information on properties excluded from this survey.

#### RATIO ESTIMATION

Estimates for the Residential Finance Survey were obtained by using ratio estimators. In general, these estimators produced more reliable results than would be obtained by inflating the data for the sample properties by the reciprocal of their probabilities of selection (i.e., by using a simple inflation estimate). A ratio estimator will produce improved reliability when

there is a sufficiently high positive correlation between the characteristic being estimated and a statistic which can be estimated from the sample survey and for which figures are available from an independent source (such as the census). Ratio estimates for this survey were produced by multiplying the simple inflation estimates of the characteristics by the ratio of the census total for the correlated statistic to the simple inflation estimate of the correlated statistic obtained from the sample. The simple inflation estimates were adjusted to account for the sample properties for which no data were obtained.

Characteristics of homeowner properties were obtained by ratio estimates employing 1970 Census counts of owner-occupied units in 1 to 4 unit structures. For characteristics of rental properties, the estimator used 1970 Census counts of renter occupied and vacant units and owner occupied units in 5 or more unit structures. Separate ratio estimates were computed within each census region for three SMSA size classes by inside and outside the central cities and for areas outside of SMSA's by urban and rural (1970 Census definitions). The SMSA size classes (1970 Census population) were 1,000,000 or more; 250,000 to 999,999; and less than 250,000.

#### RELIABILITY OF THE ESTIMATES

**Sampling variability.**—The particular sample used for this survey is only one of a large number of possible samples of the same size that could have been selected using the same sample design, sample selection procedures, questionnaires, measurement procedures, and interviewers. Estimates derived from different samples would differ from each other. The standard error of a

survey estimate is a measure of the variation among the estimates from all possible samples and is, therefore, a measure of the precision with which an estimate from a particular sample approximates the average result of all possible samples. The estimate and its associated standard error may be used to construct a confidence interval; that is, an interval having prescribed probability that it would include the average result of all possible samples. The chances are about 68 out of 100 that the survey estimate will differ from the average result of all possible samples by less than one standard error (plus or minus). Similarly, the chances are about 95 out of 100 that the difference would be less than twice the standard error and 99 out of 100 chances that it would be less than 2½ times the standard error.

In addition to sampling error, the survey estimates are subject to non-sampling errors. These errors can be attributed to many sources: incorrect or incomplete reporting by the owner and/or lender, substitution for missing data, and mistakes in transcription, coding, and processing of the data. Such errors also occur in complete censuses. It is believed, however, that most of the nonsampling errors were detected and corrected as a result of the extensive editing and review of the data for consistency and reasonableness. See the section on "Sources of Error" and "Data Processing Procedures."

The accuracy of a survey estimate is determined by the joint effect of sampling and nonsampling errors. As calculated for this report, the standard errors partially measure the effect of random response errors but do not reflect any systematic biases in the data. For most estimates in this survey, the total error is usually of the

order of size indicated by the standard error, or only moderately larger.

A number of approximations were required to derive standard errors applicable to the wide variety of estimates presented in this report. As a result, the standard error tables provide an indication of the order of magnitude of the standard error rather than the precise standard error for a specific characteristic.

**Standard error of estimated number or percent of properties.**—The figures shown in tables A through J are approximate standard errors for estimates of the number and percent of homeowner and rental properties. For estimates not shown in these tables, linear interpolation will provide reasonably accurate estimates of the standard errors.

*Illustrations:*

1. Table 2 of chapter 2 shows that the number of homeowner properties inside SMSA's with year first mortgage made or assumed 1960-1964 is 3,651,000. The standard error of this estimate is about 70,000, as obtained by interpolation using the second column of standard error table B.
2. As shown in table 1 of chapter 3, 22.3 percent of the homeowner properties with a Negro owner were built between 1950 and 1959. The standard error of this percent is obtained from standard error table F. As the percent is based on approximately 2,000,000 properties, the standard error of the percent is approximately 1.1 percent.

3. Table 5 of chapter 5 shows that 81,224 rental properties with 5-49 units in the United States have a first mortgage loan of \$10,000 to \$24,999. The standard error of this estimate is about 4,200, as obtained by interpolation in the second column of standard error table G.

**Standard error of estimated amount of outstanding debt.**—Table K shows the approximate standard errors of estimated mortgage debt for homeowner properties, and for 1-to-4, 5-to-49, and 50-or-more-housing-unit rental and vacant properties.

**Standard error of a difference.**—The standard errors shown in the tables are not directly applicable to differences between two sample estimates. The standard error of a difference is approximately the square root of the sum of the squares of each standard error considered separately. This formula will represent the actual standard error quite accurately for the difference between characteristics in two different areas or for the difference between separate and uncorrelated characteristics in the same area. If, however, there is a high positive correlation between the two characteristics, this formula will overestimate the true standard error. If the correlation is negative, the formula will underestimate the standard error.

**Standard error of a median.**—The sampling variability of a median depends on the distribution from which it is derived and the number of

sample properties in the distribution. An approximate method for measuring the reliability of an estimated median is to determine an interval about the estimated median such that there is a stated degree of confidence that the true median lies within the interval.

As the first step in estimating the upper and lower limits of the interval about the median (that is, the confidence limits), compute one-half the number of properties reporting the characteristic on which the median is based (designated  $N/2$ ). By the method described above for determining the standard error of an estimated number, compute the standard error of  $N/2$ . Subtract this standard error from  $N/2$ . Cumulate the frequencies (in the table on which the median is based) up to the interval containing the difference between  $N/2$  and its standard error, and by linear interpolation obtain a value corresponding to this number.

In a similar manner, add the standard error to  $N/2$ , cumulate the frequencies in the table, and obtain a value corresponding to the sum of  $N/2$  and its standard error. The chances are about 68 out of 100 that the median would lie between these two values. The range for 95 chances out of 100 and for 99 out of 100 can be computed in a similar manner by multiplying the standard error by the appropriate factor and adding and subtracting the result to one-half the number of properties reporting the characteristic. Interpolation to obtain the values corresponding to these numbers gives the confidence limits for the median.



TABLE A. Approximate Standard Error of Estimated Number of Homeowner Properties, for United States and Regions

(68 chances out of 100)

Estimated number of properties	United States	Northeast	North Central	South	West
25,000 .....	6,000	6,000	6,000	6,000	6,000
50,000 .....	9,000	9,000	9,000	9,000	9,000
100,000 .....	12,000	12,000	12,000	12,000	12,000
250,000 .....	19,000	19,000	19,000	19,000	19,000
500,000 .....	27,000	27,000	27,000	27,000	27,000
1,000,000 .....	38,000	36,000	37,000	37,000	36,000
4,000,000 .....	73,000	56,000	62,000	66,000	47,000
6,000,000 .....	87,000	50,000	64,000	72,000	20,000
8,000,000 .....	97,000	22,000	56,000	71,000	...
10,000,000 .....	106,000	...	37,000	70,000	...
15,000,000 .....	118,000	...	...	...	...
20,000,000 .....	121,000	...	...	...	...
33,000,000 .....	87,000	...	...	...	...

TABLE B. Approximate Standard Error of Estimated Number of Homeowner Properties Inside SMSA's, for United States and Regions

(68 chances out of 100)

Estimated number of properties	Inside SMSA's, total			In central cities			Not in central cities		
	United States <sup>1</sup>	Northeast, North Central, and South	West	United States	Northeast and West	North Central and South	United States	Northeast and North Central	South and West
25,000 .....	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
50,000 .....	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
100,000 .....	12,000	12,000	12,000	12,000	10,000	11,000	12,000	12,000	11,000
250,000 .....	19,000	19,000	18,000	19,000	16,000	17,000	18,000	18,000	17,000
500,000 .....	27,000	26,000	25,000	26,000	21,000	23,000	26,000	25,000	23,000
1,000,000 .....	38,000	36,000	33,000	36,000	24,000	30,000	36,000	33,000	30,000
2,000,000 .....	53,000	46,000	40,000	46,000	18,000	34,000	49,000	40,000	34,000
3,000,000 .....	64,000	49,000	37,000	53,000	...	26,000	58,000	37,000	26,000
4,000,000 .....	73,000	47,000	34,000	57,000	...	...	64,000	23,000	...
6,000,000 .....	87,000	30,000	...	56,000	...	...	71,000	...	...
10,000,000 .....	106,000	...	...	32,000	...	...	69,000	...	...
14,000,000 .....	116,000	...	...	...	...	...	39,000	...	...
24,000,000 .....	118,000	...	...	...	...	...	...	...	...

<sup>1</sup> Use also for estimates of homeowner properties by size of place inside SMSA's.

TABLE C. Approximate Standard Error of Estimated Number of Homeowner Properties Outside SMSA's, for United States and Regions

(68 chances out of 100)

Estimated number of properties	United States <sup>1</sup>	Northeast	North Central	South	West
25,000 .....	7,000	7,000	7,000	7,000	7,000
50,000 .....	10,000	10,000	10,000	10,000	10,000
100,000 .....	14,000	14,000	14,000	14,000	14,000
250,000 .....	21,000	21,000	21,000	21,000	21,000
500,000 .....	30,000	27,000	30,000	30,000	26,000
1,000,000 .....	42,000	31,000	39,000	39,000	25,000
2,000,000 .....	58,000	26,000	45,000	52,000	...
3,000,000 .....	68,000	...	39,000	59,000	...
4,000,000 .....	74,000	...	...	62,000	...
7,000,000 .....	82,000	...	...	...	...
10,000,000 .....	75,000	...	...	...	...

<sup>1</sup> Use also for estimates of homeowner properties by size of place outside of SMSA's.

TABLE D. Approximate Standard Error of Estimated Percent of Homeowner Properties, for All Geographic Areas

(68 chances out of 100)

Base of percent (properties)	Estimated percent				
	2 or 98	5 or 95	10 or 90	25 or 75	50
100,000 .....	1.7	2.7	3.7	5.3	6.1
250,000 .....	1.0	1.7	2.3	3.4	3.8
500,000 .....	0.8	1.2	1.6	2.4	2.7
1,000,000 .....	0.5	0.8	1.2	1.7	1.9
5,000,000 .....	0.3	0.4	0.6	0.7	0.9
10,000,000 .....	0.2	0.3	0.4	0.5	0.6
20,000,000 .....	0.1	0.2	0.3	0.4	0.4
33,000,000 .....	0.1	0.2	0.2	0.3	0.3

TABLE E. Approximate Standard Error of Estimated Number of Homeowner Properties With Negro Owner, for All Geographic Areas

(68 chances out of 100)

Estimated number of properties	Standard error
10,000 .....	4,000
25,000 .....	6,000
75,000 .....	10,000
125,000 .....	14,000
250,000 .....	19,000
500,000 .....	27,000
1,000,000 .....	38,000
1,500,000 .....	48,000
2,000,000 .....	57,000



TABLE F. Approximate Standard Error of Estimated Percent of Homeowner Properties With Negro Owner, for All Geographic Areas

(68 chances out of 100)

Base of percent (properties)	Estimated percent				
	2 or 98	5 or 95	10 or 90	25 or 75	50
10,000 .....	5.4	8.3	11.5	16.6	19.1
25,000 .....	3.4	5.3	7.3	10.5	12.1
75,000 .....	2.0	3.0	4.2	6.0	7.0
125,000 .....	1.5	2.4	3.2	4.7	5.4
250,000 .....	1.1	1.7	2.3	3.3	3.8
500,000 .....	0.8	1.2	1.6	2.3	2.7
1,000,000 .....	0.5	0.8	1.1	1.7	1.9
2,000,000 .....	0.4	0.6	0.8	1.2	1.4

TABLE G. Approximate Standard Error of Estimated Number of 1-to-4- and 5-to-49-Housing-Unit Rental and Vacant Properties, for United States and Regions

(68 chances of out 100)

Estimated number of properties	United States			Regions				
	Total	Inside SMSA's	Outside SMSA's	Total	Inside SMSA's		Outside SMSA's	
					Northeast, North Central, and West	South	Northeast and West	North Central and South
25,000 .....	2,000	2,000	3,000	3,000	2,000	2,000	4,000	3,000
50,000 .....	3,000	3,000	4,000	4,000	4,000	4,000	7,000	5,000
75,000 .....	4,000	4,000	5,000	5,000	6,000	5,000	10,000	7,000
100,000 .....	5,000	5,000	6,000	6,000	8,000	7,000	13,000	8,000
250,000 .....	8,000	10,000	13,000	13,000	18,000	15,000	31,000	18,000
500,000 .....	14,000	18,000	23,000	23,000	35,000	28,000	...	34,000
1,000,000 .....	25,000	34,000	43,000	43,000	...	55,000	...	66,000
2,000,000 .....	46,000	65,000	84,000	84,000	...	...	...	...
3,000,000 .....	67,000	90,000	...	...	...	...	...	...
5,000,000 .....	109,000	140,000	...	...	...	...	...	...
7,500,000 .....	162,000	...	...	...	...	...	...	...

**TABLE H. Approximate Standard Error of Estimated Percent of 1-to-4-, and 5-to-49-Housing-Unit Rental and Vacant Properties, for All Geographic Areas**

(68 chances out of 100)

Base of percent (properties)	Estimated percent				
	2 or 98	5 or 95	10 or 90	25 or 75	50
10,000 .....	1.8	2.8	3.8	5.5	6.3
25,000 .....	1.1	1.7	2.4	3.5	4.0
50,000 .....	0.8	1.2	1.7	2.4	2.8
100,000 .....	0.6	0.9	1.2	1.7	2.0
250,000 .....	0.4	0.6	0.8	1.1	1.3
500,000 .....	0.2	0.4	0.5	0.8	1.0
1,000,000 .....	0.2	0.3	0.4	0.6	0.7
2,500,000 .....	0.1	0.2	0.2	0.3	0.4
5,000,000 .....	0.1	0.1	0.2	0.2	0.3
7,500,000 .....	0.1	0.1	0.2	0.2	0.2

**TABLE J. Approximate Standard Error of Estimated Percent of 50-or-More-Housing-Unit Rental and Vacant Properties, for All Geographic Areas**

(68 chances out of 100)

Base of percent (properties)	Estimated percent				
	2 or 98	5 or 95	10 or 90	25 or 75	50
500 .....	2.1	3.3	4.5	6.5	7.5
1,000 .....	1.5	2.3	3.2	4.6	5.3
2,500 .....	0.9	1.5	2.0	2.9	3.4
5,000 .....	0.7	1.0	1.4	2.1	2.4
10,000 .....	0.5	0.7	1.0	1.5	1.7
20,000 .....	0.3	0.5	0.7	1.0	1.2
30,000 .....	0.3	0.4	0.6	0.8	1.0

**TABLE I. Approximate Standard Error of Estimated Number of 50-or-More-Housing-Unit Rental and Vacant Properties, for All Geographic Areas**

(68 chances out of 100)

Estimated number of properties	Standard error
250 .....	60
500 .....	80
1,000 .....	110
1,500 .....	130
2,500 .....	170
5,000 .....	240
10,000 .....	330
15,000 .....	400
20,000 .....	450
30,000 .....	540



TABLE K. Approximate Standard Error of Estimated Mortgage Debt by Type of Property

(68 chances out of 100; figures in millions of dollars)

Estimated mortgage debt	Homeowner properties	1 to 4 and 5 to 49 housing unit rental and vacant properties	50 or more housing unit rental and vacant properties
50 .....	33	32	21
75 .....	41	39	26
125 .....	53	51	33
250 .....	75	72	47
500 .....	106	101	68
750 .....	130	124	82
1,000 .....	150	143	96
2,500 .....	237	224	150
5,000 .....	334	312	219
10,000 .....	471	428	317
25,000 .....	739	610	525
50,000 .....	1,031	679	...
100,000 .....	1,410	...	...
150,000 .....	1,680	...	...
225,000 .....	1,960	...	...

## Appendix D.—PUBLICATION AND COMPUTER SUMMARY TAPE PROGRAM

The results of the 1970 Census of Population and Housing are being issued in the form of printed reports, microfiche copies of the printed reports, computer summary tapes, computer printouts, and microfilm. Listed below are short descriptions of the final report series and computer tapes, as currently planned. More detailed information on this program can be obtained by writing to the Publications Distribution Section, Social and Economic Statistics Administration, Washington, D.C. 20233.

### Housing Census Reports

#### Volume I. HOUSING CHARACTERISTICS FOR STATES, CITIES, AND COUNTIES

This volume consists of 58 "parts"—number 1 for the United States, numbers 2 through 52 for the 50 States and the District of Columbia in alphabetical order, and numbers 53 through 58 for Puerto Rico, Guam, Virgin Islands, American Samoa, Canal Zone, and Trust Territory of the Pacific Islands, respectively. Each part, which is a separate clothbound book, contains two chapters designated as A and B. Each chapter (for each of the 58 areas) is issued as an individual paperbound report in two series designated as HC(1)-A and B, respectively.

##### ■ Series HC(1)-A. GENERAL HOUSING CHARACTERISTICS

Statistics on tenure, kitchen facilities, plumbing facilities, number of rooms, persons per room, units in structure, mobile home, telephone, value, contract rent, and vacancy status are presented for some or all of the following areas: States (by urban and rural residence), standard metropolitan statistical areas (SMSA's), urbanized areas, places of 1,000 inhabitants or more, and counties.

##### ■ Series HC(1)-B. DETAILED HOUSING CHARACTERISTICS

Statistics are presented on a more detailed basis for the subjects included in the Series HC(1)-A reports, as well as on such additional subjects as year moved into unit, year structure built, basement, heating equipment, fuels, air conditioning, water and sewage, appliances, gross rent, and ownership of second home. Each subject is shown for some or all of the following areas: States (by urban, rural-nonfarm, and rural-farm residence), SMSA's, urbanized areas, places of 2,500 inhabitants or more, and counties (by rural and rural-farm residence).

#### Volume II. METROPOLITAN HOUSING CHARACTERISTICS

These reports, also designated as Series HC(2), cover most of the 1970 census housing subjects in considerable detail and cross-classification. There is one report for each SMSA, presenting data for the SMSA and its central cities and places of 50,000 inhabitants or more, as well as a national summary report.

#### Volume III. BLOCK STATISTICS

One report, under the designation Series HC(3), is issued for each urbanized area showing data for individual blocks on selected housing and population subjects. The series also includes reports for the communities outside urbanized areas which have contracted with the Census Bureau to provide block statistics from the 1970 census.

#### Volume IV. COMPONENTS OF INVENTORY CHANGE

This volume will contain data on the disposition of the 1960 inventory and the source of the 1970 inventory, such as new construction, conversions, mergers, demolitions, and other additions and losses. Cross-tabulations of 1970 and 1960 characteristics for units that have not changed and characteristics of the present and previous residence of recent movers will also be provided. Statistics will be shown for 15 selected SMSA's and for the United States and regions.

#### Volume V. RESIDENTIAL FINANCE

This volume presents data regarding the financing of privately owned nonfarm residential properties. Statistics are shown on amount of outstanding mortgage debt, manner of acquisition of property, homeowner expenses, and other owner, property, and mortgage characteristics for the United States and regions.

#### Volume VI. PLUMBING FACILITIES AND ESTI- MATES OF DILAPIDATED HOUSING

This volume will present counts of housing units lacking some or all plumbing facilities and estimates of "dilapidated" units with all plumbing facilities. Comparative 1960 and 1970 data will be shown for the United States and regions, States, SMSA's, counties, and places of 10,000 inhabitants or more.

#### Volume VII. SUBJECT REPORTS

Each report in this volume will concentrate on a particular subject. Detailed information and cross-classifications will generally be provided on a national and regional level; in some reports, data for States or SMSA's may also be shown. Among the subjects to be covered are housing characteristics by household composition, housing of minority groups and senior citizens, and households in mobile homes.

### Population Census Reports

#### Volume I. CHARACTERISTICS OF THE POPULATION

This volume consists of 58 "parts"—number 1 for the United States, numbers 2 through 52 for the 50 States and the District of Columbia in alphabetical order, and numbers 53 through 58 for Puerto Rico, Guam, Virgin Islands, American Samoa, Canal Zone, and Trust Territory of the Pacific Islands, respectively. Each part, which is a separate clothbound book, contains four chapters designated as A, B, C, and D. Each chapter (for each of the 58 areas) is issued as an individual paperbound report in four series designated as PC(1)-A, B, C, and D, respectively. The 58 PC(1)-A reports are specially assembled and issued in a clothbound book, designated as Part A.

##### ■ Series PC(1)-A. NUMBER OF INHABITANTS

Final official population counts are presented for States, counties by urban and rural residence, SMSA's, urbanized areas, county subdivisions, all incorporated places, and unincorporated places of 1,000 inhabitants or more.

##### ■ Series PC(1)-B. GENERAL POPULATION CHARACTERISTICS

Statistics on age, sex, race, marital status, and relationship to head of household are presented for States, counties by urban and rural residence, SMSA's, urbanized areas, county subdivisions, and places of 1,000 inhabitants or more.

##### ■ Series PC(1)-C. GENERAL SOCIAL AND ECONOMIC CHARACTERISTICS

Statistics are presented on nativity and parentage, State or country of birth, Spanish origin, mother tongue, residence 5 years ago, year moved into present house, school enrollment (public or private), years of school completed, vocational training, number of children ever born, family composition, disability, veteran status, employment status, place of work, means of transportation to work, occupation group, industry group, class of worker, and income (by type) in 1969 of families and individuals. Each subject is shown for some or all of the following areas: States, counties (by urban, rural-nonfarm, and rural-farm residence), SMSA's, urbanized areas, and places of 2,500 inhabitants or more.



■ Series PC(1)-D.

**DETAILED CHARACTERISTICS**

These reports cover most of the subjects shown in Series PC(1)-C, above, presenting the data in considerable detail and cross-classified by age, race, and other characteristics. Each subject is shown for some or all of the following areas: States (by urban, rural-nonfarm, and rural-farm residence), SMSA's, and large cities.

**Volume II.**

**SUBJECT REPORTS**

Each report in this volume, also designated as Series PC(2), concentrates on a particular subject. Detailed information and cross-relationships are generally provided on a national and regional level; in some reports, data for States or SMSA's also are shown. Among the characteristics covered are national origin and race, fertility, families, marital status, migration, education, unemployment, occupation, industry, and income.

**Joint Population-Housing Reports**

Series PHC(1).  
**CENSUS TRACTS**

This series contains one report for each SMSA, showing data for most of the population and housing subjects included in the 1970 census.

Series PHC(2).  
**GENERAL DEMOGRAPHIC TRENDS FOR METROPOLITAN AREAS, 1960 to 1970**

This series consists of one report for each State and the District of Columbia, as well as a national summary report, presenting statistics for the State and for SMSA's and their central cities and constituent counties. Comparative 1960 and 1970 data are shown on population counts by age and race and on such housing subjects as tenure, plumbing facilities, value, and contract rent.

Series PHC(3).  
**EMPLOYMENT PROFILES OF SELECTED LOW-INCOME AREAS**

This series consists of 76 reports, each presenting statistics on the social and economic characteristics of the residents of a particular low-income area. The data relate to low-income neighborhoods in 51 cities and seven rural poverty areas. Each report provides statistics on employment and unemployment, education, vocational training, availability for work, job history, and income, as well as on value or rent and number of rooms in the housing unit.

**Additional Reports**

Series PHC(E).

**EVALUATION REPORTS**

This open series will present the results of the extensive evaluation program conducted as an integral part of the 1970 census program, and relating to such matters as completeness of enumeration and quality of the data on characteristics.

Series PHC(R).

**PROCEDURAL REPORTS**

This open series presents information on various administrative and methodological aspects of the 1970 census, and will include a comprehensive procedural history of the 1970 census. The first report issued focuses on the forms and procedures used in the data collection phase of the census.

**Computer Summary Tapes**

The major portion of the results of the 1970 census are produced in a set of six tabulation counts. To help meet the needs of census users, these counts are designed to provide data with much greater subject and geographic detail than it is feasible or desirable to publish in printed reports. The data so tabulated are generally available—subject to suppression of certain detail where necessary to protect confidentiality—on magnetic computer tape, printouts, and microfilm, at the cost of preparing the copy.

**First Count**—source of the PC(1)-A reports; contains about 400 cells of data on the subjects covered in the PC(1)-B and HC(1)-A reports and tabulated for each of the approximately 250,000 enumeration districts in the United States.

**Second Count**—source of the PC(1)-B, HC(1)-A, and part of the PHC(1) reports; contains about 3,500 cells of data covering the subjects in these reports and tabulated for the approximately 35,000 tracts and 35,000 county subdivisions in the United States.

**Third Count**—source of the HC(3) reports; contains about 250 cells of data on the subjects covered in the PC(1)-B and HC(1)-A reports and tabulated for approximately 1,500,000 blocks in the United States.

**Fourth Count**—source of the PC(1)-C, HC(1)-B, and part of the PHC(1) reports; contains about 13,000 cells of data covering the subjects in these reports and tabulated for the approximately 35,000 tracts and 35,000 county subdivisions in the United States; also contains about 30,000 cells of data for each county.

**Fifth Count**—contains approximately 800 cells of population and housing data for 5-digit ZIP code areas in SMSA's and 3-digit ZIP code areas outside SMSA's; the ZIP code data are available only on tape.

**Sixth Count**—source of the PC(1)-D and HC(2) reports; contains about 260,000 cells of data covering the subjects in these reports and tabulated for States, SMSA's, and large cities.

The tapes are generally organized on a State basis. To use the First Count and Third Count tapes, it is necessary to purchase the appropriate enumeration district and block maps.

The term "cells" used herein to indicate the scope of subject content of the several counts refers to each figure or statistic in the tabulation for a specific geographic area. For example, in the Third Count, there are six cells for a cross-classification of race by sex: three categories of race (white, Negro, other race) by two categories of sex (male, female).

In addition to the above-mentioned summary tapes, the Census Bureau makes available for purchase certain sample tape files containing population and housing characteristics as shown on individual census records. These files contain no names or addresses, and the geographic identification is sufficiently broad to protect confidentiality. There are six files, each containing a 1-percent national sample of persons and housing units. Three of the files are drawn from the population covered by the census 15-percent sample and three from the population in the census 5-percent sample. Each of these three files provides a different type of geographic information: One identifies individual large SMSA's and, for the rest of the country, groups of counties; the second identifies individual States and, where they are sufficiently large, provides urban-rural and metropolitan-nonmetropolitan detail; and the third identifies State groups and size of place, with each individual record showing selected characteristics of the person's neighborhood.







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# SUBJECT FINDING GUIDE—Cross-Classification of Subjects by Table Number

This guide lists all subjects covered in this report. An "H" indicates data are shown for one-unit homeowner properties, and an "R" indicates data are shown for rental and vacant properties.

Subject	Table Title																															
	Mortgage Status		Government Insurance Status		First Mortgage Debt by Government Insurance Status		Total Mortgage Debt by Government Insurance Status		Holder of First Mortgage		Holder of First Mortgage (by Government Insurance Status)		First Mortgage Loan		First Mortgage Loan as a Percent of Purchase Price		Value per Housing Unit <sup>3</sup>		Total Outstanding Debt as Percent of Value		Monthly Rental Receipts per Housing Unit <sup>3</sup>		Income <sup>3</sup>		Income, Mortgaged Properties Acquired 1967 to 1971 (part)		Purchase Price, Mortgaged Properties		Holder of First Mortgages Made 1967 to 1971 (part)		Junior Mortgage Characteristics	
	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	R	H	H	H	H	H	H	H	R	H	R	
Age of principal owner . . . . .	1	—	2	—	—	—	4	—	5	—	6-8	9	—	—	—	11,12	—	13	—	—	—	14,15	16	—	—	18	—	—	—	—	—	
Buildings, number of . . . . .	—	1	—	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Current status of first mortgage payment . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	9	6	10	—	—	—	13	10	11	14	16	—	—	18	19	13	—	—	—	—	
Downpayment, source of <sup>1</sup> . . . . .	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	11,12	—	13	—	—	—	14,15	16	17	—	—	—	—	—	—	—	
Form of debt of first mortgage . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	9	—	—	—	11	—	13	—	—	—	14	—	—	—	18	—	—	—	—	—	
Holder of first mortgage . . . . .	—	—	2	2	3	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	19	13	—	—	—	
Holder's acquisition of first mortgage . . . . .	—	—	2	2	—	—	—	—	5	5	6-8	9	6	—	7	11	—	—	10	—	—	—	—	—	—	—	19	13	—	—	—	
Housing costs, monthly (selected) . . . . .	1	—	2	—	—	—	—	—	—	—	—	9	—	10	—	11,12	—	—	—	—	—	14,15	—	17	—	—	—	—	—	—	—	
Housing costs, monthly (selected) as percent of income . . . . .	1	—	2	—	—	—	4	—	5	—	6-8	9	—	—	—	11,12	—	13	—	—	—	14,15	16	17	—	—	—	—	—	—	—	
Housing units, number of . . . . .	—	1	—	2	—	—	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Income . . . . .	1	—	2	—	—	—	4	—	5	—	6-8	9	—	10	—	11,12	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Interest and principal payments:																																
First mortgage (per housing unit) . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	—	—	—	—	—	—	—	—	11	—	—	—	—	—	—	—	—	—	—	—	
Total mortgages (per housing unit) . . . . .	—	—	2	2	—	—	4	4	—	—	—	—	—	—	—	—	—	—	—	11	—	—	—	—	—	—	—	—	—	—	—	
Interest and principal payments as percent of income:																																
First mortgate payment . . . . .	—	—	2	—	—	—	—	—	5	—	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Total mortgage payments . . . . .	—	—	—	—	—	—	4	—	—	—	—	9	—	—	—	—	—	13	—	—	—	14	16	—	—	—	—	—	—	—	—	
Interest and principal payments as percent of rental receipts:																																
First mortgage payment . . . . .	—	—	—	2	—	3	—	—	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Total mortgage payments . . . . .	—	—	—	2	—	3	—	4	—	—	—	—	6	—	7	—	8	—	10	11	—	—	—	—	—	—	—	—	—	—	—	
Interest rate on first mortgage . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	9	6	10	7	—	—	—	—	—	—	—	—	—	17	18	19	13	—	—	—	
Items included in first mortgage payment . . . . .	—	—	2	2	—	—	—	—	5	5	6-8	9	—	—	—	—	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Land and building acquisition . . . . .	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Location (of property) by size of place . . . . .	1	1	2	2	—	—	—	—	5	5	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Location of first mortgage holder . . . . .	—	—	—	2	—	3	—	—	5	5	6-8	9	—	—	—	—	—	—	—	—	—	—	—	—	—	18	19	13	—	—	—	
Manner of acquisition (of property) . . . . .	1	1	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	16	17	18	—	—	—	—	—	—	
Method of payment of first mortgage . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	19	13	—	—	—	
Mortgage loan:																																
First mortgage . . . . .	—	—	2	2	3	3	—	—	5	5	6-8	—	—	10	—	—	—	—	—	—	—	—	—	—	17	18	19	13	—	—	—	
Total mortgages . . . . .	—	—	—	—	—	—	4	4	—	—	—	—	6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Mortgage loan as a percent of purchase price:																																
First mortgage . . . . .	—	—	2	2	—	—	—	—	5	5	6-8	—	6	—	—	—	—	—	—	—	—	—	—	—	—	18	—	—	—	—	—	
Total mortgages . . . . .	—	—	2	2	—	—	—	—	—	5	—	9	—	10	—	—	—	—	—	—	—	—	—	16	17	18	—	—	—	—	—	
Mortgages, number of . . . . .	—	—	2	2	—	—	—	—	5	5	6-8	9	6	—	7	11	8	—	10	11	14	16	17	—	—	—	—	—	—	—	—	

<sup>1</sup> For rental and vacant properties with 50 or more units only.

<sup>2</sup> For rental and vacant properties with 5 or more units only.

<sup>3</sup> Homeowner property tables 11 and 14 are for mortgaged properties; tables 12 and 15 are for nonmortgaged properties. Rental and vacant property tables 8 and 11 are for mortgaged properties; tables 9 and 12 are for nonmortgaged properties.

## Subject

Table Title

Subject	Mortgage Status		Government Insurance Status		First Mortgage Debt by Government Insurance Status		Total Mortgage Debt by Government Insurance Status		Holder of First Mortgage		Holder of First Mortgage (by Government Insurance Status)		First Mortgage Loan		First Mortgage Loan as a Percent of Purchase Price		Value per Housing Unit <sup>3</sup>		Total Outstanding Debt as Percent of Value		Monthly Rental Receipts per Housing Unit <sup>3</sup>		Income <sup>3</sup>		Income, Mortgaged Properties Acquired 1967 to 1971 (part)		Purchase Price, Mortgaged Properties		Holder of First Mortgages Made 1967 to 1971 (part)		Junior Mortgage Characteristics	
	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R	H	R
Origin of first mortgage .....	-	-	2	2	-	-	-	-	5	5	6-8	9	6	-	-	-	-	-	10	-	-	14	-	-	17	18	-	-	-	-	-	-
Outstanding debt on:	-	-	2	2	3	3	-	-	5	5	6-8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
First mortgage .....	-	-	2	2	3	3	-	-	5	5	6-8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total mortgages .....	-	-	2	2	-	-	4	4	-	-	-	-	-	-	-	-	-	13	-	-	14	16	-	-	-	-	-	-	-	-	-	
Outstanding debt as percent of value:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
First mortgage .....	-	-	2	3	3	-	-	-	5	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total mortgages .....	-	-	2	2	-	-	4	4	5	5	6-8	9	-	-	-	11	8	-	-	11	14	-	-	-	-	-	-	-	-	-	-	
Owner's expenses (selected) as percent of rental receipts .....	-	1	-	2	-	-	-	4	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Participation in property income by first mortgage holder <sup>2</sup> .....	-	-	-	2	-	-	-	-	-	5	-	-	6	-	7	-	8	-	10	11	-	-	-	-	-	-	-	-	-	-	-	
Persons in household .....	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchase price (per housing unit) .....	1	1	2	2	-	-	-	-	5	-	-	9	-	10	-	-	8,9	-	10	11,12	-	-	16	-	-	-	-	-	-	-	-	
Purchase price as percent of value .....	1	1	2	2	-	-	-	-	-	-	-	9	-	-	-	11,12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchase price to income ratio .....	1	-	2	-	-	-	-	-	5	-	6-8	9	-	-	-	-	-	-	-	-	-	14,15	16	17	-	-	-	-	-	-	-	
Purpose of first mortgage placed later than acquisition of property .....	-	-	2	2	-	-	-	-	5	5	6-8	9	6	-	-	-	-	-	10	-	-	14	-	-	-	-	-	-	-	-	-	
Race of principal owner .....	1	-	2	-	-	-	4	-	5	-	6-8	9	-	10	-	11,12	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Real estate tax (per housing unit) .....	1	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	8,9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Real estate tax per \$1,000 of value .....	1	1	2	2	-	-	-	-	5	5	6-8	9	-	-	-	11,12	8,9	13	10	11,12	-	-	-	17	-	-	-	-	-	-	-	
Real estate tax as percent of income .....	-	-	2	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	14,15	-	17	18	-	-	-	-	-	-	
Real estate tax as percent of rental receipts .....	-	1	-	2	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	11,12	-	-	-	-	-	-	-	-	-	-	-	
Rental receipts per housing unit .....	-	1	-	2	-	-	-	-	-	5	-	-	6	-	-	-	8,9	-	10	-	-	-	-	-	-	-	-	-	-	-	-	
Rental receipts as percent of value .....	-	1	-	2	-	-	-	-	-	5	-	-	-	-	-	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	
Rental vacancy losses as percent of potential receipts .....	-	1	-	2	-	-	-	4	-	5	-	-	-	-	-	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	
Rooms .....	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	11,12	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	
Servicing of first mortgage .....	-	-	2	2	3	3	-	-	5	5	6-8	9	6	-	-	-	-	-	-	-	-	-	-	-	18	19	13	-	-	-	-	
Sex of principal owner .....	1	-	2	-	-	-	4	-	5	-	6-8	9	-	10	-	11,12	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Term of first mortgage .....	-	-	2	2	3	3	-	-	5	5	6-8	9	6	10	7	-	-	-	10	-	-	-	-	17	18	19	13	-	-	-	-	
Type of owner .....	-	1	-	2	-	-	-	4	-	-	-	-	6	-	7	-	8,9	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	
Value .....	1	1	2	2	-	-	4	4	5	5	6-8	-	-	-	-	-	-	-	-	-	-	-	16	17	-	-	-	-	-	-	-	
Value per housing unit .....	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Variable interest rate on first mortgage .....	-	-	-	-	3	3	-	-	5	5	6-8	9	6	10	7	-	8	-	10	-	-	-	-	-	-	-	-	18	19	13	-	
Veteran status .....	1	-	2	-	-	-	4	-	5	-	6-8	-	-	-	-	-	-	13	-	-	14,15	16	17	-	-	-	-	-	-	-	-	
Year built .....	1	1	2	2	-	-	4	4	5	5	6-8	9	6	10	7	11,12	8,9	13	10	11,12	-	-	-	17	18	-	-	-	-	-	-	
Year first mortgage made or assumed .....	-	-	2	2	3	3	-	-	5	5	6-8	-	-	-	-	-	-	13	10	-	-	-	-	-	-	-	-	19	13	-	-	
Year property acquired .....	1	1	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	11,12	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> For rental and vacant properties with 50 or more units only.<sup>2</sup> For rental and vacant properties with 5 or more units only.<sup>3</sup> Homeowner property tables 11 and 14 are for mortgaged properties; tables 12 and 15 are for nonmortgaged properties. Rental and vacant property tables 8 and 11 are for mortgaged properties; tables 9 and 12 are for nonmortgaged properties.



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